

IN THE CIRCUIT COURT OF COVINGTON COUNTY, ALABAMA

PIONEER SERVICES, INC ,  
JIMMY WILLIAMSON, and  
KELLY WILLIAMSON,

PLAINTIFFS,

Vs

AUTO-OWNERS INSURANCE  
COMPANY, INC , a corporation, and  
SOUTH CENTRAL AGENCY, INC ,  
a corporation, and XYZ fictitious  
defendants, "X", "Y", and/or "Z"  
being that person or persons who  
caused and/or contributed to the  
injuries and/or damages suffered  
and sustained by the Plaintiffs, whose  
identity is unknown at this time but will  
be added by amendment when such is  
ascertained, et al ,

DEFENDANTS

CIVIL ACTION NO : CV-

FILED IN OFFICE

APR 26 2005

*R. J. P. Clerk*  
CLERK

CIVIL COMPLAINT  
AND DEMAND FOR TRIAL BY JURY

COME NOW THE PLAINTIFFS, and hereby file their Complaint for Damages  
and Demand for Trial by Jury as to the Defendants, stating as follows:

1 Plaintiff's Complaint is an action for damages for property damage and  
other injuries suffered by Plaintiff(s) resulting from the acts of the Defendants The  
amount in controversy exceeds the jurisdictional minimum of this Court.

2. Plaintiffs, Jimmy Williamson and Kellie Williamson, are residents and  
citizens of Covington County, Alabama, and specifically reside at 25083 Sutton Road,  
Andalusia, Alabama

3 Plaintiff, Pioneer Services, Inc., is a domestic corporation, properly licensed to conduct business in Alabama, and whose principal place of business is Covington County, Alabama

4 Defendant, Auto-Owners Insurance Company, is a corporation, properly licensed and qualified to do business in the State of Alabama, that is itself doing business, for itself and through its agents, in Covington County, Alabama. It is subject to service of process at P O Box 244017, Montgomery, Alabama 36124-4017

5 Defendant, South Central Agency, Inc., is a domestic corporation, properly licensed to do business in the State of Alabama, that is itself doing business in Covington County, Alabama. Its principal place of business is 1831 E Three Notch Street, Andalusia, Alabama 36420-2438.

6 Fictitious Party Defendants X, Y, and Z, are those individuals, businesses, associations, organizations, corporations, or other entities who or which are described in the caption of the Complaint, and who either caused or contributed to the injuries and/or damages suffered by Plaintiffs. Plaintiffs aver that the identity of the Fictitious Party Defendants are otherwise unknown to the Plaintiffs at this time, or, if their names are known to the Plaintiffs, their identity as proper party Defendants are not known to the Plaintiffs at this time; but their true names will be substituted by amendment to the Complaint when the aforesaid lacking knowledge is ascertained

7 This honorable Court has both subject matter jurisdiction over all of the claims presented herein and personal jurisdiction over the parties hereto. Suit over the claims present is therefore proper and lawful in this honorable Court

FILED IN OFFICE

APR 28 2006

*[Signature]*  
CLERK

COUNT ONE-BREACH OF CONTRACT

8 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

9 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants.

10 As part of the obligations of the Defendants under the specific insurance policies, the Defendants were liable for any and all damages caused by hurricane and/or storm destruction, which occutred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

11. Around and during the events of Hurricane Ivan, in 2004, the Plaintiff suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property Plaintiffs also suffered damages to their inventory.

12 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages under two of the insurance policies maintained by the Plaintiffs

13 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other similarly related water issues. Lightning damages and water damages are expressly included as a covered damages in the Plaintiff's insurance policies with the Defendants

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APR 26 2005

*Roy A. Pomeroy*  
CLERK

14 Even so, the Defendants wrongfully refused to cover lightning and/or water damages suffered by the Plaintiffs, even though they had previously paid for such damages under other policies and had previously promised the Plaintiffs that any and all lightning and other water related damages that they suffered would be covered

15 As a result of the Defendant's Breach of Contract, the Plaintiffs have been severely damaged

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact:

COUNT TWO-NEGLIGENCE/WANIONNESS

16 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

17 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

18 As part of the obligations of the Defendants under the specific insurance policies, the Defendants were liable for any and all damages caused by hurricane and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

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APR 26 2005

*R. A. Powell*  
CLERK

19 Around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory.

20 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs, under two of the insurance policies maintained by the Plaintiffs.

21 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. Lightning damages and water damages were expressly included as covered damages in the Plaintiff's policies with the Defendants.

22 Even so, the Defendants wrongfully refused to cover lightning and/or water damages suffered by the Plaintiffs, even though they had previously paid for such damages under other policies and promised the Plaintiffs previously that any and all lightning damages that they suffered would be covered.

23 The Defendants had a duty to the Plaintiffs to properly investigate all claims, to fully and completely investigate all claims in an appropriate fashion, to handle claims in a non-negligent manner, and to pay all damages as appropriate and required under the specific policies of insurance, et al.

24 The Defendants breached the legal duties that they owed to the Plaintiffs, as aforesaid.

25 As a direct and proximate result of the Defendant's Negligence/Wantonness, the Plaintiffs have been severely damaged.

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*Ronald A. Pomeroy*  
CLERK

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future.

### COUNT THREE-BAD FAITH

26. Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

27. Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

28. As part of the obligations of the Defendants under the specific insurance policies, the Defendants were liable for any and all damages caused by hurricane and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

29. Around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory

30 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs

31 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past.

32 The Defendants further refused to pay for lightning damages and water damages even though coverage for such claims are expressly included as a covered damages in the Plaintiff's policies with the Defendants.

31 In their handling of the specific insurance policies in question, the Defendants, in bad-faith, failed to investigate the claims in a timely manner, failed to handle the claims in a competent and appropriate manner, failed to notify the Plaintiffs of their decisions in a timely manner, failed to communicate with the Plaintiffs in a timely manner, and otherwise, exhibited a complete and utter disregard for the obligations that they owed the Plaintiffs.

32 As a result of their misconduct, as aforesaid, et al., the Defendants are liable for their bad-faith misconduct.

33 As a result of the Defendants' misconduct, as aforesaid, et al., the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish.

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future.

#### COUNT FOUR-FRAUDULENT INDUCEMENT

34 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

35 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

36 The Plaintiffs only agreed to purchase the specific insurance policies in question from the Defendants, as the Defendants, by and through their agents, represented that said policies would cover any and all damages caused by hurricanes and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

37 The Plaintiffs reasonably and justifiably relied upon the fraudulent misrepresentations of the Defendants and purchased the specific insurance policies in question

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*Roy A. P...*  
CLERK



38. Thereafter, around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory.

39. The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs.

40. As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past and had promised the Plaintiffs that such damages would be covered, as aforesaid.

41. The Defendants fraudulently induced the Plaintiffs to purchase the insurance policies in question, by representing that they would provide coverage as aforesaid.

42. As a result of their misconduct, as aforesaid, et al., the Defendants are liable for fraudulent inducement.

43. As a result of the Defendants' misconduct, as aforesaid, et al., the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish.

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future.

#### COUNT FIVE-FRAUDULENT CONCEALMENT

44 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set out and reavered herein in full.

45 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants.

46 The Plaintiffs only agreed to purchase the specific insurance policies in question from the Defendants, as the Defendants, by and through their agents, represented that said policies would cover any and all damages caused by hurricanes and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory.

47 The Plaintiffs reasonably and justifiably relied upon the fraudulent misrepresentations of the Defendants and purchased the specific insurance policies in question.

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APR 26 2006

*Roger A. Pomeroy*  
CLERK

48 Thereafter, around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory.

49 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs.

50 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past and had promised the Plaintiffs that such damages would be covered, as aforesaid.

51 The Defendants now claim that the damages suffered by the Plaintiffs are not covered damages under their policy and therefore, the claims of the Plaintiff are not due to be satisfied.

52 If the damages of the Plaintiffs are not now covered, as described above and herein, then the Defendants are liable for fraudulently concealing the true terms of the insurance policies in question, fraudulent concealing their intentions and obligations under their policies, and otherwise, fraudulently concealing specific details of the policies in question which would have been completely material to the Plaintiffs if properly disclosed as required.

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APR 26 2005

*R. A. P.*  
CLERK

53 As a result of their misconduct, as aforesaid, et al , the Defendants are liable for fraudulent concealment

54 The Plaintiff's justifiably and reasonably relied upon the Defendants, as aforesaid, and said reliance is responsible for the damages suffered by the Plaintiffs

55 As a result of the Defendants misconduct, as aforesaid, et al , the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

#### COUNT SIX-MISREPRESENTATION

56 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set out and reavered herein in full

57 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

58 , The Plaintiffs only agreed to purchase the specific insurance policies in question from the Defendants, as the Defendants, by and through their agents, represented that said policies would cover any and all damages caused by hurricanes and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

59 The Plaintiffs reasonably and justifiably relied upon the misrepresentations of the Defendants and purchased the specific insurance policies in question

60 Thereafter, around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory

61 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs

62: As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past and had promised the Plaintiffs that such damages would be covered, as aforesaid

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APR 26 2005

*Ronald A. Pomeroy*  
CLERK

63 The Defendants now claim that the damages suffered by the Plaintiffs are not covered damages under their policy and therefore, the claims of the Plaintiffs are not due to be satisfied

64 If the damages of the Plaintiffs are not now covered, as described above and herein, then the Defendants are liable for misrepresenting the true terms of the insurance policies in question, misrepresenting their intentions and obligations under their policies, and otherwise, misrepresenting specific details of the policies in question which would have been completely material to the Plaintiffs if properly disclosed as required

65 As a result of their misconduct, as aforesaid, et al , the Defendants are liable for misrepresentation

66 The Plaintiff's justifiably and reasonably relied upon the Defendants, as aforesaid, and said reliance is responsible for the damages suffered by the Plaintiffs

67 As a result of the Defendants misconduct, as aforesaid, et al , the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive

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APR 26 2005

*Raymond A. Pomeroy*  
CLERK

damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future.

**COUNT SEVEN-FICTITIOUS PARTIES**

68 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

69 Plaintiffs hereby adopt and reaver all of the above allegations and causes of action against all fictitiously pled parties, whose identify is currently unknown to the Plaintiffs Said fictitious parties will be substituted by amendment upon being ascertained by the Plaintiffs in the ordinary course, as required and necessary

WHEREFORE ALL PREMIES CONSIDEREED, Plaintiffs hereby DEMAND JUDGMENT against all of the fictitiously pled Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact Plaintiff further demand punitive damages of the fictitiously pled Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

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APR 26 2005

*Ronald A. Pomeroy*  
CLERK

JURY DEMAND

Plaintiffs demand trial by struck jury as to all of the issues in this Complaint so triable

DONE AND SUBMITTED, this the 26 day of April, 2005

ENZOR & ENZOR, Attorneys at Law

BY: 

Leland Enzor, Jr.  
Attorney for the Plaintiffs  
Post Office Box 339  
Andalusia, Alabama 36420  
(334) 222-8177

PLEASE SERVE DEFENDANTS:

Auto Owners Insurance Company, Inc  
Attn: Drew Klasin  
5915 Carmichael Road  
Montgomery, Alabama 36124-4017

Auto Owners Insurance Company, Inc  
Attn: Legal Department  
6101 Anacapi Blvd  
Lansing, Michigan 48917

South Central Agency, Inc  
Defendant, South Central Agency, Inc  
1831 E Three Notch Street  
Andalusia, Alabama 36420-2438



## ***Auto-Owners Insurance***

Inter-Office and Agency Communication

**DATE:** December 21, 2004  
**TO:** Home Office Claims  
**FROM:** Bill Reaves - Montgomery Claims  
**RE:** 37-4873-04

**Insured:**

The insured is Pioneer Telephone Services in Andalusia, AL. The date of loss is 9-16-04 (Hurricane Ivan). They are insured under policy 38-525851 with effective dates of 6-16-04 to 6-16-05. The insureds business is installing commercial telephone systems.

**Risk:**

The risk is located at 1833 & 1835 E. Three Notch St. In Andalusia, AL. The insured occupies one building and leases the other building to some other small businesses.

**Loss:**

Due to the hurricane, both buildings sustained wind damage. There was flashing that was blown off the roof edge and allowed water to enter the building. GAB has written an estimate for replacement cost on location 1 at \$10,401.16 and location 2 at \$2,206.76. I have sent a letter to the insured to contact me about settling this portion of the claim that is not disputed.

On November 8, we were at the agency and were handed several invoices that the insured had left for me. These invoices were for the personal property and inventory that was claimed damaged. The insured advised that his phone system had been damaged by lightning and had already been replaced. He enclosed a lightning affidavit that he wrote himself. This portion of the claim amounted to \$21,575.72. He also claimed that inventory was in the back store room and was damaged by water. This portion totaled \$34,915.53.

We met with the insured on 11-15-04 and inspected the loss. The building where the storage room was did have water damage to the ceiling. The inventory he claims was damaged was on wooden shelves under the area where the leak occurred. We asked to see the damaged inventory and the old phone system and were told that he had taken it to his house and put in the shed. We followed the insured to his residence and inspected the alleged damaged property. The inventory mostly consisted of boards that are installed in a phone system that resembled something like a motherboard on a

computer. Several of the boxes appeared to have slight water stains on them but the boards inside were in heavy plastic bags and packed in foam. I could not verify any damage to the inventory. Other items were what appeared to be old computer monitors and computer parts and we did not see any visible water damage. As to the phone system, I saw what the Insured said was the phone system but was unable to identify any internal lightning damage. I advised the insured that he was not to get rid of any of the damaged property as we may want to reinspect the damages and there was a possibility of salvage value.

I contacted Larry Dewberry of Franklin Engineering on December 9 to go and inspect the damaged property and give his opinion on whether there was lightning damage and water damage. He called me back on December 16, 2004 after he had contacted the insured to inform me that the insured had thrown all the property away and no longer had the property. It was Mr. Dewberry's understanding that the Insured's agent had advised him that he could dispose of the property. We have not yet verified that with the insured.

I plan to get a statement from the insured when he calls about the building damages and what the agent told him. At this time, I have no way of verifying the damages to the personal property. In the letter to the insured I advised him that we appreciated his professional opinion as to the damages to his property but felt it was a conflict of interest to write his own lightning affidavit. I have requested that he provide us with outside documentation of the damages to support his claim.

Settlement:

I will plan to go ahead and settle the building damage as I do not dispute those damages. Please advise if you have any thoughts to the personal property claim.

Bill Reaves



## CONTACT RECORD

1833 A E. Three Notch St.

Date	With Whom	Discussion
11-11-04		Baker says they called Insured at Insured told them it was already looked at.
11-15-04		Left msg for Insured to call.
11-16-04		Met with Insured. Says part of roof blew up - Says telephone sys components in Back Storage Room got wet. Also claim the phone sys in Bldg was struck by lightning. He will furnish Breakdown of components including Zener prices.
12-9-04		Assigned to Larry Dewberry.
12-16-04		Larry Dewberry called - stated Insured had disposed of property - stated the Agent told them to.
12-20-04		Sent letter to Insured Sent Report to Home Office.
1-17		Reviewed GMR Summary sent to Reg Kevin Vicks, discussed w/ Kevin, Reg must work some detail up front w/ Advanced Reg - form will leave open for Tanager Paper for REGATB

1  
18483 (9-03)

Over For Closing Check List

RESERVES-SHOW COVERAGE CODE, LOSS CAUSE		CLAIM NO.	CLAIM REP.
COVERAGE CODE	AMOUNT		
MPF3	25,000.00		
MPAP 33	25,000.00		
CHARGEABLE <input type="checkbox"/> Yes <input type="checkbox"/> No			
<input type="checkbox"/> Yes does not affect Merit Rating - Mich Only			
Controllable <input type="checkbox"/> Yes <input type="checkbox"/> No			

AO00112

SEP 17 2004 10:20AM HP LASERJET 3200

p. 3

PIONEER TELEPHONE SERVICES INC

CATAS1/SEQ NUM 038/020821

## Catastrophe Loss Notice

PAGE 1 OF 2

AGENCY

SOUTH CENTRAL AGENCY INC

PO BOX 548

ANDALUSIA AL 36420-0548

Policy Number: 034817 38 525851

Term: 06/16/2004 06/16/2005

AUTO-OWNERS INS CO.

Agency Number: 17-0557-00

Loss Cause: 23



INSURED

PIONEER TELEPHONE SERVICES INC

PO BOX 1606

ANDALUSIA, AL 36420-1227

## When and Where can the insured be contacted?

Residence Phone: ( ) -

Business Phone: 034 888 8777

Other Information: Roof damage, water damage to the inside, Antennas broken off.

LOSS

HURRICANE IVAN

Loss Date: 09/16/2004

37-4873-04

Policy Locations Follow

1833 E THREE NOTCH ST  
ANDALUSIA, AL 36420-2438

Building Damage is: ( ) None ( ) Light (X) Medium ( ) Heavy ( ) Total Loss  
 Contents Damage is: ( ) None ( ) Light (X) Medium ( ) Heavy ( ) Total Loss

## TAILORED PROTECTION POLICY (TPP) - OFFICE

COVERAGE

LCC	BLDG	SUBJECT OF INS	AMOUNT	% CO INS	COV AND/OR DESC OF PROPERTY
00001	0001	BUILDING	259,500	80	DED \$500
00001	0001	PERSONAL PROP	75,950	80	DED \$500
00001	0001				
00001	0001				

Subject to Form Numbers:

IL0017 (11-85) 59351 (02-03) IL0003 (11-85) IL0190 (03-97) CP0145 (12-00) CP0080 (07-88) CP0010 (10-91)  
CP1030 (10-91)SPEC WIND & HAIL Deductible  
FIXED \$500Deductible Other Perils  
Fixed \$500

Deductible Miscellaneous

Mortgagee:  
COVINGTON COUNTY BANK  
P O BOX 518  
ANDALUSIA, AL 36420

AO00113

SEP 17 2004 10:20AM HP LASERJET 3200

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PIONEER TELEPHONE SERVICES INC

CATAST/SEQ NUM 038/020821

Catastrophe Loss Notice  
PAGE 2 OF 21835 E THREE NOTCH ST  
ANDALUSIA, AL 36420-2438

Building Damage is: ☐ None ☐ Light ☒ Medium ☐ Heavy ☐ Total Loss  
 Contents Damage is: ☐ None ☐ Light ☒ Medium ☐ Heavy ☐ Total Loss  
 TAILORED PROTECTION POLICY (TPP) - OFFICE

LOCATION 000002

LOC	BLDG	SUBJECT OF INS	AMOUNT	% CO INS	COV AND/OR DESC OF PROPERTY
00002	0001	BUILDING	207 600	80	REPLACEMENT COST DED \$500
00002	0001				
00002	0001				
00002	0001				

Subject to Form Numbers:

 IL0017 (11-85) 59351 (02-03) IL0003 (11-85) IL0190 (03-07) CP0145 (12-00) CP0090 (07-88) CP0010 (10-91)  
 CP1030 (10-91)

SPEC WIND & HAIL Deductible FIXED \$500	Deductible Other Perils Fixed \$500	Deductible Miscellaneous
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 Mortgagee:  
 COVINGTON COUNTY BANK  
 P O BOX 518  
 ANDALUSIA, AL 36420
Does the insured have a flood loss: ☐ Yes ☐ No Flood Insurer \_\_\_\_\_

Additional Comments:

REMARKS

Date:

9/17/04

Reported:

Ashley Sasser

AO00114

Today's Date: 02/02/2005  
 ORIGINAL MAILED: 01/31/2005

**COMPU-WEATHER**  
 2566 Route 52  
 Hopewell Junction, NY 12533

Compu-Weather-A service of:  
 Customized Meteorological Evaluations LTD  
 Federal ID # 14-1779328

## INVOICE

Bill Reaves  
 Auto-Owners Group  
 P O Box 244017

Montgomery, AL 36124-4016

Invoice CM0028912  
 Invoice Date 01/31/2005  
 Invoice Due: 02/15/2005  
 Customer Code: A33402  
 Terms Upon Receipt

GAI/Data/NOFF 175 00  
 37-4873-04  
 9/15/04 - 9/17/04 37-4873-04  
 Andalusia, AL (1833 E Three Notch St ; 36421-2438)

0 00  
 0 00  
 0 00  
 0 00  
 0 00

Shipping & Handling

Ensure proper credit Please include invoice # CM0028912 on your remittance  
 Your primary ID # is A33402

SAVE TIME - - - - PAY BY CREDIT CARD - - - FILL out the information below and fax it to 845-227-7763

Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 Card Number: \_\_\_\_\_ Type: MC Visa AX Discover  
 Signature \_\_\_\_\_ Expiration Date: \_\_\_\_\_

-Electronic fund transfers are also accepted Call 845-226-8300 for details

Orderrep: PCR

**Total amount due: 175.00**

**Your business is greatly appreciated. Thank you!**

If you have any questions concerning this invoice, please call accounting at 845-226-8300

AO00115

**STRIKE<sub>net</sub> Report 78828**

---

Reference:	al09172004ff	Start Time	09/15/2004 16:00:00 EDT
Ordered by:	Compu-Weather Inc	End Time	09/17/2004 15:59:59 EDT
	Compu-Weather Inc.	Center	31 3242
	2566 Route 52	Latitude	
	Hopewell Jct , NY 12533 USA	Center	-86 4625
		Longitude	
		Location	1833 East Three Notch Street
			Andalusia AL 36421-2438 US
		Search	5 00 mi
		Radius	

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Lightning WAS NOT detected within the search area and time span



## CLAIMS PAYMENT AUTHORIZATION /

## RESERVE CHANGE

CLAIM NUMBER 37-4873-04

REOPEN/CHANGE _____	RESERVE TO \$ _____
OPEN NEW _____	RESERVE TO \$ _____

TOTAL AMOUNT OF DRAFT \$ 175.00 ☒ LAE PMT ☒ IRS# 141279328AMOUNT \$ \_\_\_\_\_ COVERAGE \_\_\_\_\_ ☐ LAE/WC/PIP PAY TYPE \_\_\_\_\_ CLMT # \_\_\_\_\_AMOUNT \$ \_\_\_\_\_ COVERAGE \_\_\_\_\_ ☐ LAE/WC/PIP PAY TYPE \_\_\_\_\_ CLMT # \_\_\_\_\_AMOUNT \$ \_\_\_\_\_ COVERAGE \_\_\_\_\_ ☐ LAE/WC/PIP PAY TYPE \_\_\_\_\_ CLMT # \_\_\_\_\_AMOUNT \$ \_\_\_\_\_ COVERAGE \_\_\_\_\_ ☐ LAE/WC/PIP PAY TYPE \_\_\_\_\_ CLMT # \_\_\_\_\_☐ CLOSE COVERAGE ☒ CLOSE FILE ☐ CLOSE ADD'L COV'S \_\_\_\_\_

PAY TO:

☐ INSURED ☒ IRS# 141279328 ☐ AGENT ☐ CLAIMANT # \_\_\_\_\_ ☐ BUSN # \_\_\_\_\_PAYEE Compu - WeatherMAIL TO: ATTACHMENTS GO WITH DRAFT ☒ YES Copy of Invoice ☐ NO☐ INSURED ☐ IRS# \_\_\_\_\_ ☐ AGENT ☐ CLAIMANT # \_\_\_\_\_ ☐ BUSN # \_\_\_\_\_OTHER 2566 Route 52

(FOR PA, PIP, WC, ONLY:) FROM MO \_\_\_\_\_ DAY \_\_\_\_\_ YR \_\_\_\_\_ to MO \_\_\_\_\_ DAY \_\_\_\_\_ YR \_\_\_\_\_

IN PAYMENT OF (DETAIL PRINTS ON THE DRAFT) Invoice # CM0028912

ADDITIONAL COMMENTS (PRINTS ON THE DRAFT STUB) (YOU MAY INCLUDE ACCOUNT #'S INVOICE #'S ETC.)

AUTHORIZED Bill Reag DATE \_\_\_\_\_INDICATORS ☐ SUBRO ☐ CONTROLLABLE ☐ CHARGEABLE ☐ SEAT BELT IND  
☐ UNCONTROLLABLE ☐ NON-CHARGEABLE

HOLD CLOSED FILE FOR (MARKOVER TYPE)

☐ SUBROGATION ☐ RELEASE/PROOF ☐ DISMISSAL ☐ POLICE REPORT ☐ OTHER

FEB 02 2005 1:31PM HP LASERJET 3200

P 1

## FAX COVER SHEET

TO: Bill Rames

FROM: PATRICIA ROBERTSON  
COMPU-WEATHER, INC.  
800-343-4567 ext. 1215  
FAX: 800-825-4441

DATE: 2-2-05

FAX # 334-271-0481

RE: 37-4873-04

# PAGES INCLUDING COVER: 3

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COMMENTS:

AO00118

FEB 02 2005 1:31PM HP LASERJET 3200

P 2

**STRIKEnet Report 78828**

<b>Reference:</b>	al09172004ff	<b>Start Time</b>	09/15/2004 16:00:00 EDT
<b>Ordered by:</b>	Compu Weather Inc	<b>End Time</b>	09/17/2004 15:59:59 EDT
	Compu Weather Inc	<b>Center</b>	
	2566 Route 52	<b>Latitude</b>	31.3242
	Hopewell Jct, NY 12533 USA	<b>Center</b>	
		<b>Longitude</b>	-86.4625
		<b>Location</b>	1833 East Three Notch Street
			Andalusia AL 36421-2438 US
		<b>Search</b>	
		<b>Radius</b>	5.00 mi

Lightning WAS NOT detected within the search area and time span.

AO00119

FEB 02 2005 1:31PM HP LASERJET 3200

p. 3

**STRIKENet Report 78828**

Reference:	ai09172004#	Start Time	09/15/2004 16:00:00 EDT
Ordered by:	Compu-Weather Inc	End Time	09/17/2004 15:59:59 EDT
	Compu-Weather Inc	Center	31 3242
	2566 Route 52	Latitude	
	Hopewell Jct , NY 12533 USA	Center	-86 4625
		Longitude	
		Location	1833 East Three Notch Street
			Andalusia AL 36421-2438 US
		Search	
		Radius	5 00 mi

Date/Time	Latitude	Longitude	kA	Bearing	Range
-----------	----------	-----------	----	---------	-------

No strikes detected within the search area.

AO00120

Compu-Weather-A service of  
Customized Meteorological Evaluations LTD  
Federal ID # 14-1778328

**COMPU-WEATHER**  
2566 Route 52  
Hopewell Junction, NY 12533

# INVOICE

Bill To:  
Auto Trans Group  
P.O. Box 244017

Montgomery AL 36121-4018

Invoice 0140028912  
Invoice Date 01/31/2006  
Invoice Due: 02/15/2006  
Customer Code: 431402  
Terms Upon Receipt

CAI/Data/OFF

175.00

37 4873 04

9/15/01 9/17/01 37 4873 04

Antalusia AL 36421-2418

0.00

0.00

0.00

1.00

0.00

Shipping & Handling

\*\*\* YOUR ORDER IS IN PROCESS AND WILL ARRIVE UNDER SEPARATE COVER \*\*\*

ENSURE PROPER CREDIT PLEASE INCLUDE INVOICE 0140028912 ON YOUR REMITTANCE \*\*\*

SAVE TIME -- Pay by credit card -- Fill out the information below and fax it to 845-227-8783

Name \_\_\_\_\_ Address \_\_\_\_\_  
Card Number \_\_\_\_\_ Type MC Visa AX Discover  
Signature \_\_\_\_\_ Expiration date: \_\_\_\_\_

Electronic transfers are also accepted Call 845-226-8300 for details

Order ref: PCR

**Total amount due:**

**175.00**

Your business is greatly appreciated. Thank you!

If you have any questions concerning this invoice please call accounting at 845-226-8300

FEB 01 2006

AO00121

# Compu-Weather Experts

---

2566 Route 52, Hopewell Junction, NY 12533  
experts@compu-weather.com / www.compu-weather.com

(800) 825 4445  
Fax: (800) 825-4441

SAVE TIME, MONEY AND AGGRAVATION!

WE'RE PLEASED TO ANNOUNCE THAT WE NOW OFFER ELECTRONIC  
INVOICING AND ELECTRONIC BILL PAYMENT! NO NEED TO DEAL WITH  
UNTIMELY MAIL DELIVERIES OR EXCESS PAPER ANY MORE!

YOU MAY NOW MAKE SECURE AND SAFE PAYMENT ON OUR INVOICES,  
DIRECTLY THROUGH YOUR COMPANY BANK ACCOUNT, OR, IF YOU  
PREFER, ANY AUTHORIZED MAJOR CREDIT CARD. THIS WILL SAVE YOU  
AND YOUR DEPARTMENT COLLEAGUES VALUABLE PROCESSING TIME AND  
ELIMINATE ADDITIONAL PAPER.

THERE IS NO FEE FOR STREAMLINING THE INVOICING AND PAYMENT  
PROCESS. IT'S EASY TO GET STARTED. JUST CONTACT ME TODAY TO SET  
UP ELECTRONIC INVOICING AND/OR ELECTRONIC BILL PAYMENT.

THANKS!

Tony Russ  
Finance Manager  
845-226-8300 extension 1500  
EMAIL: truss@fleetweather.com

Qty 27	Item Description Executive Speakerphone	Part # 1414-08
Qty 12	Item Description Enhanced Speakerphone	Part # 1412-08
Qty 1	Item Description BKSU (Basic KSU)	Part # SP4000-00
Qty 1	Item Description DCU	Part # SP4074-00
Qty 7	Item Description KIB Board	Part # SP4032-00
Qty 1	Item Description COB Board	Part # SP4031-00
Qty 1	Item Description CPB	Part # SP4030-00
Qty 1	Item Description SIB Board	Part # SP4033-00
Qty 1	Item Description APL	Part # SP4035 00
Qty 9	Item Description GLX 12 KSU	Part # 612 1000
Qty 22	Item Description GI X Std Keyset	Part # 612 3201
Qty 1	Item Description Comdial 616 KSU	Part # CD616
Qty 1	Item Description Comdial DSS	Part # DCDSS
Qty 17	Item Description Comdial Keyset	Part # 6600E
Qty 6	Item Description Comdial Keyset	Part # 6714X-PG

Qty 13	Item Description Comdial Keyset	Part # 6714V-PG
Qty 9	Item Description Comdial Keyset	Part # 6614E-PG
Qty 1	Item Description Comdial Keyset	Part # 6614I-PG
Qty 1	Item Description Comdial Keyset	Part # 6714S
Qty 1	Item Description Comdial 820 KSU	Part # CD820
Qty 1	Item Description E80PT KSU	Part # E80
Qty 2	Item Description Station Card	Part # M0016
Qty. 1	Item Description Comdial 2-Port OPX	Part # CDOPX
Qty. 4	Item Description Comdial Keyset	Part # 6706X-PG
Qty 1	Item Description Comdial Keyset	Part # 6702X-PG
Qty 2	Item Description Comdial Keyset	Part # 6714FB
Qty. 1	Item Description Comdial Keyset	Part # 6620PB
Qty 1	Item Description Comdial Handset	Part # W3KMEM95-57
Qty 3	Item Description Omega PCB Board	Part # PCB
Qty 1	Item Description Omega ANA Card	Part # ANA



Qty 2	Item Description Omega ICM Card	Part # ICM
Qty 6	Item Description Omega XPS-1 Card	Part # XPS 1
Qty 5	Item Description Omega SUB Card	Part # SUB
Qty 2	Item Description Omega COT Card	Part # COT
Qty 1	Item Description Omega CPU Card	Part # CPU
Qty 1	Item Description Omega Keypad	Part # 816/2460
Qty 7	Item Description Tie Keypad	Part # 60025
Qty 5	Item Description Tie Key Service Unit	Part # 60001
Qty 2	Item Description 4 Ckt C O Line Card	Part # 60002
Qty 1	Item Description Tie 1 Port CO Module	Part # 60010
Qty 8	Item Description Handset	Part # Thandset
Qty 1	Item Description Tel-Plus 1648DCDC Converter	Part # IP1648DCDC
Qty 6	Item Description Tel-Plus Handset	Part # IPhandset
Qty 1	Item Description Tel-Plus Power Supply	Part # IP1648PS
Qty 2	Item Description Tel Plus SIB Card	Part # IP1648SIB

5

Qty 3	Item Description Tel-Plus KIB Card	Part # TP1648KIB
Qty 2	Item Description Tel-Plus COB Card	Part # TP1648COB
Qty 1	Item Description Tel-Plus CNB Card	Part # TP1648CNB
Qty 1	Item Description Tel-Plus TNB Card	Part # TP1648TNB
Qty 1	Item Description Tel-Plus SCB Card	Part # IP1648SCB
Qty 2	Item Description Tel-Plus 816 Program Module	Part # IP816PM
Qty 6	Item Description Tel-Plus 1648 Keyset	Part # TP1648
Qty 1	Item Description Tel-Plus 1648 DSS	Part # IP1648DSS
Qty 5	Item Description ATT 24 Button Keyset	Part # ATT-24
Qty 1	Item Description Merlin 308 KSU	Part # ATTIML308
Qty 1	Item Description ATT Power Supply	Part # ACS704A
Qty 1	Item Description ATT Spirit Exp 616 KSU	Part # ATTISP616
Qty 3	Item Description ATT Surge Protector	Part # ATTSP
Qty 2	Item Description ATT AC Protector	Part # ATTACP

AO00126

Belonging to: Pioneer Telephone Services, Inc

I further certify that to the best of my knowledge the above described property was damaged by water because of damage done to the printed circuit boards in the above equipment

K. Mac Bracewell, by *swp*

K. Mac Bracewell  
Tel-Com Services, Inc

## Quotation

Tel-Com Services, Inc  
 1833A East Three Notch Street  
 P O Box 1606  
 Andalusia, AL 36420-1227

Quote Number:  
 00233

Quote Date:  
 Oct 29, 2004

Page:  
 1

## Quoted to:

Pioneer Telephone Services, In  
 P O Box 1606  
 Andalusia, AL 36420

Customer ID	Good Thru	Payment Terms	Sales Rep
P001	11/28/04	Net 30 Days	KMB

Quantity	Item	Description	Unit Price	Extension
		Equipment in warehouse that was water damaged by Ivan's storms		
1	00SX50	Mitel Cabinet	375 00	375 00
1	00SX50PS	Mitel SX50 Power Supply	325 00	325 00
1	009102-018-000	Mitel Console	375 00	375 00
1	009110-211-000	Mitel 4 Irk. Circuit Card	175 00	175 00
2	009104-020-001SA	Mitel 16 CI Station Card	559 00	1 118 00
1	00NSCICS	Norstar CICS KSU	300 00	300 00
13	00T7100B	Norstar Single Line B	89 00	1,157 00
2	00T7100	Norstar Single Line P	89 00	178 00
7	00T7208B	8-Button Keypad w/display Blk	105 00	735 00
6	00T7316B	16-Button Keypad w/display Blk	129 00	774 00
20	002831-00	4x8 CO Key Station Board	175 00	3,500 00
1	002830-16	CPU/VCM Processor	225 00	225 00
27	001414-08	Executive Speakerphone w/displ	135 00	3,645 00
12	001412-08	Enhanced Speakerphone	109 00	1,308 00
1	00SP4000-00	BKSU (Basic KSU)	1,499 00	1,499 00
1	00SP4074-00	DCU		
1	00SP4032-00	KIB Board		
1	00SP4031-00	COB Board		
1	00SP4030-00	CPB Board		
1	00SP4033-00	SIB Board		
1	00SP4035-00	APL		
6	00SP4032-00	KIB Board	139 00	834 00
Subtotal				Continued
Sales Tax				Continued
Total				Continued

AO00128

## Quotation

Iel-Com Services, Inc.  
1833A East Three Notch Street  
P O Box 1606  
Andalusia, AL 36420-1227

Quote Number:  
00233

Quote Date:  
Oct 29, 2004

Page:  
2

## Quoted to:

Pioneer Telephone Services, In  
P O. Box 1606  
Andalusia, AL 36420

Customer ID	Good Thru	Payment Terms	Sales Rep
P001	11/28/04	Net 30 Days	KMB

Quantity	Item	Description	Unit Price	Extension
9 00612 1000		GLX-12 KSU	250 00	2,250 00
22 00612 3201		GLX Std Keyset	150 00	3,300 00
1 00CD616		Comdial 616 KSU	400 00	400 00
1 00CDDSS		Comdial DSS	100 00	100 00
17 006600E		Comdial Keyset	139 00	2,363 00
6 006714-X		Comdial Keyset	70 00	420 00
13 006714V-PG		Comdial Keyset	70 00	910 00
9 006614E-PG		Comdial Keyset	95 00	855 00
1 006614I-PG		Comdial Keyset	120 00	120 00
1 006714S		Comdial Keyset	95 00	95 00
1 00CD820		Comdial 820 KSU	425 00	425 00
1 00E80		E80PI KSU	250 00	250 00
2 00M0016		Station Card	175 00	350 00
1 00CDOPX		Comdial 2-Port OPX	200 00	200 00
4 006706X-PG		Comdial Keyset	112 00	448 00
1 006702X-PG		Comdial Keyset	112 00	112 00
2 006714FB		Comdial Keyset	123 50	247 00
1 006620PB		Comdial Keyset	100 00	100 00
1 00W3KMEM95-57		Comdial Handset	15 17	15 17
3 00PCB		Omega PCB Board	45 00	135 00
1 00ANA		Omega ANA Card	45 00	45 00
2 00ICM		Omega ICM Card	45 00	90 00
6 00XPS		Omega XPS-1 Card	45 00	270 00
5 00SUB		Omega III Sub Kset Int Card	45 00	225 00
			Subtotal	Continued
			Sales Tax	Continued
			Total	Continued

## Quotation

Tel-Com Services, Inc  
1833A East Three Notch Street  
P O Box 1606  
Andalusia, AL 36420-1227

Quote Number:  
00233

Quote Date:  
Oct 29, 2004

Page:  
3

## Quoted to:

Pioneer Telephone Services, In  
P O Box 1606  
Andalusia, AL 36420

Customer ID	Good Thru	Payment Terms	Sales Rep
P001	11/28/04	Net 30 Days	KMB

Quantity	Item	Description	Unit Price	Extension
2 00	COT	Omega COT Card	45 00	90 00
1 00	CPU	Omega CPU Card	45 00	45 00
1 00	816/2460	Omega Keypad	65 00	65 00
7 00	60025	Tie Keypad	59 00	413 00
5 00	60001	Tie Key Service Unit	85 00	425 00
2 00	60002	4 Ckt C O Line Card	70 00	140 00
1 00	60010	Tie 1-Port C O Module	40 00	40 00
8 00	THandset	Tie Handset	15 17	121 36
1 00	IP1648DCDC	Tel-Plus 1648 DCDC Converter	225 00	225 00
6 00	IPHandset	Tel-Plus Handset	22 50	135 00
1 00	IP1648PS	Tel-Plus Power Supply	45 00	45 00
2 00	IP1648SIB	Tel-Plus 1648 SIB Card	135 00	270 00
3 00	IP1648KIB	Tel-Plus 1648 KIB Card	195 00	585 00
2 00	IP1648COB	Tel-Plus 1648 COB Card	135 00	270 00
1 00	IP1648CNS	Tel-Plus 1648 Keypad SM LCD	120 00	120 00
1 00	IP1648TNB	Tel-Plus 1648 INB Card	125 00	125 00
1 00	IP1648SCB	Tel-Plus 1648 SCB Card	175 00	175 00
2 00	IP816FM	Tel-Plus 816 Program Module	25 00	50 00
6 00	IP1648	Tel Plus 1648 Keypad Sm LCD	71 50	429 00
1 00	IP1648DSS	Tel-Plus 1648 DSS	125 00	125 00
5 00	AIT-24	AIT 24-Button Keypad	85 00	425 00
1 00	AITML308	AIT Merlin 308 KSU	99 00	99 00
1 00	ACS704A	AIT Power Supply	25 00	25 00
1 00	AITSP616	AIT Spirit Exp 616 KSU	150 00	150 00
			Subtotal	Continued
			Sales Tax	Continued
			Total	Continued

AO00130

## Quotation

Iel-Com Services, Inc  
 1833A East Three Notch Street  
 P.O. Box 1606  
 Andalusia, AL 36420-1227

Quote Number:  
 00233

Quote Date:  
 Oct 29, 2004

Page:  
 4

## Quoted to:

Pioneer Telephone Services, Inc  
 P O Box 1606  
 Andalusia, AL 36420

Customer ID	Good Thru	Payment Terms	Sales Rep
P001	11/28/04	Net 30 Days	KMB

Quantity	Item	Description	Unit Price	Extension
3	00ATTSP	ATT Surge Protector	15 00	45 00
2	00ATTACP	ATT AC Protector	15 00	30 00
			Subtotal	34,915 53
			Sales Tax	
			Total	34,915 53

AO00131

37-4873-04

P. J. Jones  
C. L. Jones

TEL-COM SERVICES, INC.  
P.O. Box 1606  
Andalusia, Alabama 36420-1227

## LIGHTNING AFFIDAVIT

I, K Mac Bracewell, do certify that I have this 20th day of September, 2004, examined the following item(s):

Qty 1	Item Description Norstar Modular ICS KSU 0x32	Part # NS19404
Qty 1	Item Description Norstar Caller ID Trk Cartridge	Part # NS19419
Qty 1	Item Description Call Pilot 150 Voice Mail Unit	Part # NS19467
Qty 1	Item Description 24 Button Keyset w/ Display	Part # M7324
Qty 3	Item Description 16 Button Keyset	Part # T7316B
Qty 2	Item Description 8 Button Keyset	Part # T7208B
Qty 1	Item Description V20P Attack Pack w/6160	Part # Vista-20P
Qty 1	Item Description Digital Sprite System	Part # DSDX16C80GB
Qty 2	Item Description 1/3" Color Digital Cam 350 TVL	Part # 1K629A
Qty 2	Item Description 1/3" 5 50mm Varifocal Lense	Part # 13VG550S
Qty 2	Item Description Camera Mount	Part # EH35212MT
Qty 1	Item Description CCIV Power Supply	Part # PS2416



2

Qty 1	Item Description Outdoor FM Antenna	Part # FMA
Qty 1	Item Description Television Antenna Amplifier	Part # TelAA
Qty 1	Item Description 30' TV Antenna Pole	Part # TELMST
Qty 1	Item Description 4-Head Hi-Fi VCR	Part # VWM-680
Qty 1	Item Description IHX Select Receiver	Part # IX-DS797
Qty 1	Item Description Stereo Receiver	Part # IX-8511
Qty 1	Item Description Dell Computer System	Part # DCS
Qty 1	Item Description Dell Inspiron Laptop	Part # DIL 17
Qty 1	Item Description Gateway Computer System	Part # GWS
Qty 1	Item Description Norstar 900Mhz Cordless Phone	Part # NS900
Qty 1	Item Description Subwoofer	Part # Encore 8

Belonging to: Pioneer Telephone Services, Inc

I further certify that to the best of my knowledge the above described property was damaged by lightning because of severe damage done to the printed circuit boards in the above equipment

K. Mac Braccwell, by SWP

K. Mac Braccwell  
Tel-Com Services, Inc

AO00133

## Quotation

Tel-Com Services, Inc.  
1833A East Three Notch Street  
P O Box 1605  
Andalusia, AL 36420-1227

Quote Number:  
00232

Quote Date:  
Oct 29, 2004

Page:  
1

## Quoted to:

Pioneer Telephone Services, Inc  
P O Box 1606  
Andalusia, AL 36420

Customer ID	Good Thru	Payment Terms	Sales Rep
P001	11/28/04	Net 30 Days	KMB

Quantity	Item	Description	Unit Price	Extension
		Lightning damage done during hurricane Ivan's storms.		
1	00LBR	LABOR	2,410.00	2,410.00
1	00NS19404	Norstar Modular ICS 0x32 KSU	989.00	989.00
1	00NS19419	Norstar Caller ID Trunk Card	498.00	498.00
1	00NS19467	Call Pilot 150 Voice Mail Unit	1,995.00	1,995.00
1	00M7324	24-Button Keypad w/display	150.00	150.00
3	00T7316B	16-Button Keypad w/display Blk	129.00	387.00
3	00T7208B	8-Button Keypad w/display Blk	115.00	345.00
1	00VISTA-20P	V20P Attack Pack w/6160	804.35	804.35
1	00PSDX16C80GB	Digital Sprite System	2,908.01	2,908.01
2	00LK629A	1/3" Color Digital Camera 350	173.99	347.98
2	00L3VGS50S	1/3" 5.5mm Varifocal Lens	136.00	272.00
2	00EH3512MT	Camera Mount	89.98	179.96
1	00PS2416	CCIV Power Supply	147.90	147.90
1	00FMA	Television Antenna	167.95	167.95
1	00TelAA	Television Antenna Amplifier	119.60	119.60
1	00TELMSI	30' TV Antenna Pole	169.00	169.00
1	00VWM-680	4-Head HI-FI VCR	79.96	79.96
1	00Tx-DS797	THX Select Receiver	946.00	946.00
1	00Tx-8511	Stereo Receiver	259.00	259.00
1	00DCS	Dell Computer System (Flat Panel 17" Monitor, Keyboard, Hard Drive, & Printer)	1,687.00	1,687.00
			Subtotal	Continued
			Sales Tax	Continued
			Total	Continued

AO00134

## Quotation

Iel-Com Services, Inc  
 1833A East Three Notch Street  
 P O Box 1606  
 Andalusia, AL 36420-1227

Quote Number:  
 00232

Quote Date:  
 Oct 29, 2004

Page:  
 2

## Quoted to:

Pioneer Telephone Services, In  
 P O Box 1606  
 Andalusia, AL 36420

Customer ID	Good Thru	Payment Terms	Sales Rep
P001	11/28/04	Net 30 Days	KMB

Quantity	Item	Description	Unit Price	Extension
1.00	DIL17	17" Dell Inspiron Laptop (17" Flat Panel Display, Port Replicator, Printer)	2,683.33	2,683.33
1.00	GWS	Gateway Computer (Monitor, Keyboard, Hard Drive)	1,650.00	1,650.00
1.00	NS900	900mhz Cordless Phone	435.00	435.00
1.00	Encore 8	Subwoofer	525.00	525.00
			Subtotal	20,156.04
			Sales Tax	1,419.68
			Total	21,575.72

AO00135

**TEL-COM SERVICES, INC.**  
**P.O. Box 1606**  
**Andalusia, Alabama 36420-1227**

**LIGHINING AFFIDAVIT**

I, K. Mac Bracewell, do certify that I have this 20th day of September, 2004, examined the following item(s):

Qty 1	Item Description Mitel Cabinet	Part # SX50
Qty 1	Item Description Mitel SX50 Power Supply	Part # SX50PS
Qty 1	Item Description Mitel Console	Part # 9102-018-000
Qty 1	Item Description Mitel 4 Trk Cir Card	Part # 9110-211-000
Qty 2	Item Description 16 Ct Station Card	Part # 9104-020-001SA
Qty 1	Item Description NS CICS KSU	Part # NSCICS
Qty 13	Item Description Norstar Single-line Black	Part # I7100B
Qty 2	Item Description Norstar Single-line Platinum	Part # I7100
Qty 7	Item Description Norstar 8 Button Keypad Charcoal	Part # T7208B
Qty 6	Item Description Norstar 16 Button Keypad Charcoal	Part # T7316B
Qty 20	Item Description 4x8 CO Key Station Board	Part # 2831-00
Qty 1	Item Description CPU/VCM Processor	Part # 2830-16

Qty. 27	Item Description Executive Speakerphone	Part # 1414-08
Qty. 12	Item Description Enhanced Speakerphone	Part # 1412-08
Qty. 1	Item Description BKSU (Basic KSU)	Part # SP4000-00
Qty. 1	Item Description DCU	Part # SP4074-00
Qty. 7	Item Description KIB Board	Part # SP4032-00
Qty. 1	Item Description COB Board	Part # SP4031-00
Qty. 1	Item Description CPB	Part # SP4030-00
Qty. 1	Item Description SIB Board	Part # SP4033-00
Qty. 1	Item Description APL	Part # SP4035-00
Qty. 9	Item Description GLX-12 KSU	Part # 612 1000
Qty. 22	Item Description GLX Std. Keyset	Part # 612 3201
Qty. 1	Item Description Comdial 616 KSU	Part # CD616
Qty. 1	Item Description Comdial DSS	Part # DCDSS
Qty. 17	Item Description Comdial Keyset	Part # 6600E
Qty. 6	Item Description Comdial Keyset	Part # 6714X-PG

Qty 13	Item Description Comdial Keypad	Part # 6714V-PG
Qty 9	Item Description Comdial Keypad	Part # 6614E-PG
Qty 1	Item Description Comdial Keypad	Part # 6614T-PG
Qty 1	Item Description Comdial Keypad	Part # 6714S
Qty 1	Item Description Comdial 820 KSU	Part # CD820
Qty 1	Item Description E80PI KSU	Part # E80
Qty 2	Item Description Station Card	Part # M0016
Qty 1	Item Description Comdial 2-Port OPX	Part # CDOPX
Qty 4	Item Description Comdial Keypad	Part # 6706X-PG
Qty 1	Item Description Comdial Keypad	Part # 6702X-PG
Qty 2	Item Description Comdial Keypad	Part # 6714FB
Qty 1	Item Description Comdial Keypad	Part # 6620PB
Qty 1	Item Description Comdial Handset	Part # W3KMEM95-57
Qty 3	Item Description Omega PCB Board	Part # PCB
Qty 1	Item Description Omega ANA Card	Part # ANA

Qty 2	Item Description Omega ICM Card	Part # ICM
Qty 6	Item Description Omega XPS-1 Card	Part # XPS-1
Qty 5	Item Description Omega SUB Card	Part # SUB
Qty 2	Item Description Omega COT Card	Part # COT
Qty 1	Item Description Omega CPU Card	Part # CPU
Qty 1	Item Description Omega Keypad	Part # 816/2460
Qty 7	Item Description Tie Keypad	Part # 60025
Qty 5	Item Description Tie Key Service Unit	Part # 60001
Qty 2	Item Description 4 Ckt C O. Line Card	Part # 60002
Qty 1	Item Description Tie 1 Port CO Module	Part # 60010
Qty 8	Item Description Handset	Part # Ihandset
Qty 1	Item Description Tel-Plus 1648DCDC Converter	Part # IP1648DCDC
Qty 6	Item Description Tel-Plus Handset	Part # IPhandset
Qty 1	Item Description Tel-Plus Power Supply	Part # IP1648PS
Qty 2	Item Description Tel-Plus SIB Card	Part # IP1648SIB

5

Qty 3	Item Description Tel-Plus KIB Card	Part # TP1648KIB
Qty 2	Item Description Tel-Plus COB Card	Part # TP1648COB
Qty 1	Item Description Tel-Plus CNB Card	Part # IP1648CNB
Qty 1	Item Description Tel-Plus TNB Card	Part # TP1648INB
Qty 1	Item Description Tel-Plus SCB Card	Part # TP1648SCB
Qty 2	Item Description Tel-Plus 816 Program Module	Part # TP816PM
Qty 6	Item Description Tel-Plus 1648 Keyset	Part # TP1648
Qty 1	Item Description Tel Plus 1648 DSS	Part # TP1648DSS
Qty 5	Item Description ATT 24 Button Keyset	Part # ATT-24
Qty 1	Item Description Merlin 308 KSU	Part # ATTML308
Qty 1	Item Description ATT Power Supply	Part # ACS704A
Qty 1	Item Description ATT Spirit Exp 616 KSU	Part # ATTSP616
Qty 3	Item Description ATT Surge Protector	Part # ATTISP
Qty 2	Item Description ATT AC Protector	Part # ATTACP

AO00140



Belonging to: Pioneer Telephone Services, Inc

I further certify that to the best of my knowledge the above described property was damaged by water because of damage done to the printed circuit boards in the above equipment

K. Mac Bracewell, by *sup*

K Mac Bracewell  
Tel-Com Services, Inc

## Quotation

Tel-Com Services, Inc.  
1833A East Three Notch Street  
P O Box 1606  
Andalusia, AL 36420-1227

Quote Number:  
00233

Quote Date:  
Oct 29, 2004

Page:  
1

## Quoted to:

Pioneer Telephone Services, Inc  
P O Box 1606  
Andalusia, AL 36420

Customer ID	Good Thru	Payment Terms	Sales Rep
P001	11/28/04	Net 30 Days	KMB

Quantity	Item	Description	Unit Price	Extension
		Equipment in warehouse that was water damaged by Ivan's storms		
1 00SX50		Mitel Cabinet	375 00	375 00
1 00SX50PS		Mitel SX50 Power Supply	325 00	325 00
1 009102-018-000		Mitel Console	375 00	375 00
1 009110-211-000		Mitel 4 Trk Circuit Card	175 00	175 00
2 009104-020-001SA		Mitel 16 CT Station Card	559 00	1,118 00
1 00NSCICS		Norstar CICS KSU	300 00	300 00
13 00T7100B		Norstar Single Line B	89 00	1,157 00
2 00T7100		Norstar Single Line P	89 00	178 00
7 00T7208B		8-Button Keypad w/display Blk	105 00	735 00
6 00T7316B		16-Button Keypad w/display Blk	129 00	774 00
20 002831-00		4x8 CO Key Station Board	175 00	3,500 00
1 002830-16		CPU/VCM Processor	225 00	225 00
27 001414-08		Executive Speakerphone w/displ	135 00	3,645 00
12 001412-08		Enhanced Speakerphone	109 00	1,308 00
1 00SP4000-00		BKSU (Basic KSU)	1,499 00	1,499 00
1 00SP4074-00		DCU		
1 00SP4032-00		KIB Board		
1 00SP4031-00		COB Board		
1 00SP4030-00		CPB Board		
1 00SP4033-00		SIB Board		
1 00SP4035-00		APL		
6 00SP4032-00		KIB Board	139 00	834 00
Subtotal				Continued
Sales Tax				Continued
Total				Continued

AO00142

## Quotation

Tel-Com Services, Inc.  
1833A East Three Notch Street  
P O. Box 1606  
Andalusia, AL 36420-1227

Quote Number:  
00233

Quote Date:  
Oct 29, 2004

Page:  
2

## Quoted to:

Pioneer Telephone Services, In  
P O Box 1606  
Andalusia, AL 36420

Customer ID	Good Thru	Payment Terms	Sales Rep
P001	11/28/04	Net 30 Days	KMB

Quantity	Item	Description	Unit Price	Extension
9	00612 1000	GLX-12 KSU	250.00	2,250.00
22	00612 3201	GLX Std Keyset	150.00	3,300.00
1	00CD616	Comdial 616 KSU	400.00	400.00
1	00CDDSS	Comdial DSS	100.00	100.00
17	006600E	Comdial Keyset	139.00	2,363.00
6	006714-X	Comdial Keyset	70.00	420.00
13	006714V-PG	Comdial Keyset	70.00	910.00
9	006614E-PG	Comdial Keyset	95.00	855.00
1	006614I-PG	Comdial Keyset	120.00	120.00
1	006714S	Comdial Keyset	95.00	95.00
1	00CD820	Comdial 820 KSU	425.00	425.00
1	00E80	880PT KSU	250.00	250.00
2	00M0016	Station Card	175.00	350.00
1	00CDOFX	Comdial 2-Port OPX	200.00	200.00
4	006706X-PG	Comdial Keyset	112.00	448.00
1	006702X-PG	Comdial Keyset	112.00	112.00
2	006714FB	Comdial Keyset	123.50	247.00
1	006620PB	Comdial Keyset	100.00	100.00
1	00W3K4EM95-57	Comdial Handset	15.17	15.17
3	00PCB	Omega PCB Board	45.00	135.00
1	00ANA	Omega ANA Card	45.00	45.00
2	00ICM	Omega ICM Card	45.00	90.00
6	00XPS	Omega XPS-1 Card	45.00	270.00
5	00SUB	Omega III Sub Kset Int Card	45.00	225.00
			Subtotal	Continued
			Sales Tax	Continued
			Total	Continued

## Quotation

Tel-Com Services, Inc.  
1833A East Three Notch Street  
P O. Box 1606  
Andalusia, AL 36420 1227

Quote Number:  
00233

Quote Date:  
Oct 29, 2004

Page:  
3

## Quoted to:

Pioneer Telephone Services, In  
P O Box 1606  
Andalusia, AL 36420

Customer ID	Good Thru	Payment Terms	Sales Rep
P001	11/28/04	Net 30 Days	KMB

Quantity	Item	Description	Unit Price	Extension
2 00	COT	Omega COT Card	45 00	90 00
1 00	CPU	Omega CPU Card	45 00	45 00
1 00	B16/2460	Omega Keyset	65 00	65 00
7 00	60025	Tie Keyset	59 00	413 00
5 00	60001	Tie Key Service Unit	85 00	425 00
2 00	60002	4 Ckt C O Line Card	70 00	140 00
1 00	60010	Tie 1-Port C O Module	40 00	40 00
8 00	THandset	Tie Handset	15 17	121 36
1 00	TP1648DCDC	Tel-Plus 1648 DCDC Converter	225 00	225 00
6 00	TPHandset	Tel-Plus Handset	22 50	135 00
1 00	TP1648PS	Tel-Plus Power Supply	45 00	45 00
2 00	TP1648SIB	Tel-Plus 1648 SIB Card	135 00	270 00
3 00	TP1648KIB	Tel-Plus 1648 KIB Card	195 00	585 00
2 00	TP1648COB	Tel-Plus 1648 COB Card	135 00	270 00
1 00	TP1648CNE	Tel-Plus 1648 Keyset SM LCD	120 00	120 00
1 00	TP1648INB	Tel-Plus 1648 INB Card	125 00	125 00
1 00	TP1648SCB	Tel-Plus 1648 SCB Card	175 00	175 00
2 00	TP816PM	Tel-Plus 816 Program Module	25 00	50 00
6 00	TP1648	Tel-Plus 1648 Keyset Sm LCD	71 50	429 00
1 00	TP1648DSS	Tel-Plus 1648 DSS	125 00	125 00
5 00	ATT-24	ATT 24-Button Keyset	85 00	425 00
1 00	ATTML308	ATT Merlin 308 KSU	99 00	99 00
1 00	ACS704A	ATT Power Supply	25 00	25 00
1 00	ATISP616	ATT Spirit Exp 616 KSU	150 00	150 00
Subtotal			Continued	
Sales Tax			Continued	
Total			Continued	

AO00144

COMPU-WEATHER INFORMATION REQUEST FORM

CALL with your request: (800) 825-4445

FAX your request: (800) 825-4441

We will contact you to assess your case.

Requests are not processed without your approval.

Today's date: 1-31-05

Your Compu-Weather account #: A33402

Ordered by:

NAME Bill Reeves

Auto-Owners Group

P O Box 244017,

Montgomery, AL

36124-4016

Main: 3342790323

Extension: 204

Fax: 3342853738

Bill to:

Same ☒

Name: \_\_\_\_\_

Company: \_\_\_\_\_

Street: \_\_\_\_\_

City & State: \_\_\_\_\_

Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Case name: 37-4873-04

File #: 37-4873-04

Date of incident/loss: 9-16-04

Time: \_\_\_\_\_ AM ( ) PM ( )

Location of incident/loss (address, intersection, county, nearest town, etc):

1833 E. Three Notch St  
Andalusia, AL 36420

Type of incident/loss (description of occurrence):

Lightning

What information do you need?

Lightning Strike Data 9-15-04 @ 4:00 pm through  
9-17-04 @ 4:00 pm

Date information is needed: ASAP

You represent: Plaintiff ( ) Defendant ( ) Insured ☒ Self ( )

Thank you for your inquiry. We will contact you shortly with information and cost

PCR

When you need to know what the weather was!

AO00145

## Confirmation Report - Memory Send

Date &amp; Time: Feb-01-2005 01:14am

Tel line :

Machine ID :

Job number : 601  
 Date & Time : Feb-01 01:14am  
 To : 918008254441  
 Number of pages : 301  
 Start time : Feb-01 01:14am  
 End time : Feb-01 01:14am  
 Pages sent : 001  
 Status : OK

Job number : 601

\*\*\* SEND SUCCESSFUL \*\*\*

CALL with your request: (800) 825-4445  
 FAX your request: (800) 825-4441  
 We will contact you to assess your case.  
 Requests are not processed without your approval.

Today's date: 1-31-05

Your Compu-Weather account #: A33402

Ordered by:  
 NAME: Bill Reeves  
 Auto-Owners Group  
 P O. Box 244017  
 Montgomery AL  
 36124-4016  
 Main: 3342790323  
 Extension: 204  
 Fax: 3342853738

Bill to:  
 Same ( )  
 Name: \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Street: \_\_\_\_\_  
 City & State: \_\_\_\_\_  
 Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Fax: \_\_\_\_\_  
 Email: \_\_\_\_\_

Case name: 37-4873-04  
 Date of incident/loss: 9-16-04

File #: 37-4873-04  
 Time: \_\_\_\_\_ AM ( ) PM ( )

Location of incident/loss (address intersection county, nearest town etc.):  
1833 E Thane Watch St  
Andalusia, AL 36420

Type of incident/loss (description of occurrence):  
Lightning

What information do you need?

Lightning Strike Data 9-15-04 @ 4:00 pm through  
9-17-04 @ 4:00 pm

Date information is needed: ASAP

You represent: Plaintiff ( ) Defendant ( ) Insured ( ) Self ( )

Thank you for your inquiry. We will contact you shortly with information and cost.

PCR

When you need to know what the weather was!

AO00146

## CLAIMS PAYMENT AUTHORIZATION /

RESERVE CHANGE

CLAIM NUMBER 37-4673-04

REOPEN/CHANGE _____	RESERVE TO \$ _____
OPEN NEW _____	RESERVE TO \$ _____

TOTAL AMOUNT OF DRAFT \$ 11,607.92 ☐ LAE PMT ☐ IRS# \_\_\_\_\_

AMOUNT \$ \_\_\_\_\_ COVERAGE MEC ☐ LAE/WC/PIP PAY TYPE \_\_\_\_\_ CLMT # \_\_\_\_\_

AMOUNT \$ \_\_\_\_\_ COVERAGE \_\_\_\_\_ ☐ LAE/WC/PIP PAY TYPE \_\_\_\_\_ CLMT # \_\_\_\_\_

AMOUNT \$ \_\_\_\_\_ COVERAGE \_\_\_\_\_ ☐ LAE/WC/PIP PAY TYPE \_\_\_\_\_ CLMT # \_\_\_\_\_

AMOUNT \$ \_\_\_\_\_ COVERAGE \_\_\_\_\_ ☐ LAE/WC/PIP PAY TYPE \_\_\_\_\_ CLMT # \_\_\_\_\_

☒ CLOSE COVERAGE ☐ CLOSE FILE ☐ CLOSE ADD'L COV'S \_\_\_\_\_

PAY TO:

☒ INSURED ☐ IRS# \_\_\_\_\_ ☐ AGENT ☐ CLAIMANT # \_\_\_\_\_ ☐ BUSN # \_\_\_\_\_

PAYEE Conway County Bank

MAIL TO: ATTACHMENTS GO WITH DRAFT ☒ YES ☐ NO

☐ INSURED ☐ IRS# \_\_\_\_\_ ☐ AGENT ☐ CLAIMANT # \_\_\_\_\_ ☐ BUSN # \_\_\_\_\_

OTHER \_\_\_\_\_

(FOR PA, PIP, WC, ONLY:) FROM MO \_\_\_\_\_ DAY \_\_\_\_\_ YR \_\_\_\_\_ to MO \_\_\_\_\_ DAY \_\_\_\_\_ YR \_\_\_\_\_

IN PAYMENT OF (DETAIL PRINTS ON THE DRAFT) Property Damage

ADDITIONAL COMMENTS (PRINTS ON THE DRAFT STUB) (YOU MAY INCLUDE ACCOUNT #'S INVOICE #'S ETC) Building 3

AUTHORIZED [Signature] DATE 1-17-05

INDICATORS ☐ SUBRO ☐ CONTROLLABLE ☐ CHARGEABLE ☐ SEAT BELT IND  
☐ UNCONTROLLABLE ☐ NON-CHARGEABLE

HOLD CLOSED FILE FOR (MARKOVER TYPE)

☐ SUBROGATION ☐ RELEASE/PROOF ☐ DISMISSAL ☐ POLICE REPORT ☐ OTHER

## CLAIMS PAYMENT AUTHORIZATION /

RESERVE CHANGE

CLAIM NUMBER

37-4873-04

2 Payer

REOPEN/CHANGE

RESERVE TO \$

OPEN NEW

RESERVE TO \$

TOTAL AMOUNT OF DRAFT \$

1535.55

☒ LAE PMT☒ IRS#

B2747054

AMOUNT \$

COVERAGE

IMPET

☐ LAE/WC/PIP PAY TYPE

46

CLMT #

AMOUNT \$

COVERAGE

☐ LAE/WC/PIP PAY TYPE

CLMT #

AMOUNT \$

COVERAGE

☐ LAE/WC/PIP PAY TYPE

CLMT #

AMOUNT \$

COVERAGE

☐ LAE/WC/PIP PAY TYPE

CLMT #

☐ CLOSE COVERAGE☐ CLOSE FILE☐ CLOSE ADD'L COV'S

PAY TO:

☐ INSURED☒ IRS#☐ AGENT☐ CLAIMANT #☐ BUSN #

PAYEE

MAIL TO: ATTACHMENTS GO WITH DRAFT

☒ YES☐ NO☐ INSURED☒ IRS#☐ AGENT☐ CLAIMANT #☐ BUSN #

OTHER

(FOR PA, PIP, WC, ONLY:) FROM MO DAY YR to MO DAY YR

IN PAYMENT OF (DETAIL PRINTS ON THE DRAFT)

Zurich # 363-0007

ADDITIONAL COMMENTS (PRINTS ON THE DRAFT STUB) (YOU MAY INCLUDE ACCOUNT #'S INVOICE #'S ETC)

AUTHORIZED

DATE

INDICATORS

☐ SUBRO☐ CONTROLLABLE☐ CHARGEABLE☐ SEAT BELT IND☐ UNCONTROLLABLE☐ NON-CHARGEABLE

HOLD CLOSED FILE FOR (MARKOVER TYPE)

☐ SUBROGATION☐ RELEASE/PROOF☐ DISMISSAL☐ POLICE REPORT☐ OTHER





GAB Robins North America, Inc

1110 Montlamar Drive  
Suite 530  
Mobile, AL 36609

T: 251 342 3277  
F: 251-342-9817

## SERVICE INVOICE

028000  
AUTO OWNERS INS CO  
P O BOX 244017  
  
MONTGOMERY, AL 361244017

**Wire Transfer Information:**  
Citibank Delaware  
1 Penns Way  
New Castle, DE 19720  
ABA routing # 031100209  
Account # 3863-0067  
Name: GAB Robins NA Inc.  
By order of: AUTO OWNERS INS CO  
Fax Wire Details: 973-993-3221

Invoice Number 7032903070  
THANK YOU FOR THIS ASSIGNMENT  
Claim Number 37-4873-04

Invoice Date 12/10/04Catastrophe No. 30GAB File Number 22821-00173AInsured PIONEER TELEPHONE SEPolicy Number 034617 38 525851Policy Term 06/16/2004-06/16/2005Claimant PIONEER TELEPHONE SERVICEAgency & LocationAcc/Loss/Occur Location ANDALUSIA,ALLoss Zip 36420 2438Acc/Loss/Occur Date 09/16/2004Type of Loss/Claim PRAssign Date 09/19/2004Product Code ICW

---

Gross Loss \$12,607.92

## FINAL BILLING

Expenses	
Service	1,425.00
Miscellaneous	110.55
Sub Total	1,535.55
Taxes/Overhead	00

Mail Remittance To :  
GAB Robins North America, Inc  
P.O. Box 7247-7162  
Philadelphia, PA 19170 7162  
IRS - 13-2747054

**Total Invoice** \$1,535.55

ORIGINAL INVOICE

PAYMENT TERMS: NET 30 DAYS  
PAYMENT IN US DOLLARS ONLY

**GAB ROBINS**

1110 Montlimar Drive  
Mobile, AL  
251-342-3277

**Report : Final**

December 5, 2004

Auto Owners Insurance  
5915 Carmichael Road  
PO Box 244017  
Montgomery, AL 36124-4017

Insured / Claimant

GAB File Number

Policy Number

Claim Number

Type of claim

Loss Location

Cause Of Loss

Date of Claim

Policy Term

Pioneer Telephone  
Services Inc

22821-00173

034617 38 525851

37 4873 04

Property

1833 E Three Notch St

Andalusia, AL

Hurricane

09-16-04

08-09-04/05

<b>Form No's</b>	<b>Items Covered</b>		<b>Insurance</b>
CP1030-TPP	Building LOC 1		\$259,500
	Building LOC 2		\$207,600
	App Structures		\$
	Contents		\$
	A L E		
<b>Deductibles</b>	\$500 & \$500		
<b>Mortgagee</b>	Covington County Bank		
<b>Enclosures</b>	<input checked="" type="checkbox"/> Loss Notice	<input checked="" type="checkbox"/> Photograph	
	<input checked="" type="checkbox"/> Detailed Estimate	<input checked="" type="checkbox"/> Diagram	
<b>Coverage Verified</b>	Insured's Policy <input checked="" type="checkbox"/>	Agent's Advices	Company Advices
<b>Reserve &amp; Recommended Settlement</b>	LOC 1	LOC 2	<b>TOTAL</b>
	RCV LOSS \$10,401.16	\$2,206.76	\$12,607.92
	DEPRECIATION 1,229.58	594.19	1,823.77 (Recoverable)
	ACV LOSS \$ 9,171.58	\$1,612.57	10,784.15
	DEDUCTIBLE 500.00	500.00	1,000.00
	NET CLAIM \$ 8,671.58	\$1,112.57	\$ 9,784.15
<b>Cause Of Loss</b>	WIND		
<b>Adjustment</b>	See GAB Scope/Estimate		Other
<b>Subrogation</b>	N/A	SUBROGATION COMMENT	
<b>Salvage</b>	N/A	SALVAGE DESCRIPTION	
<b>Date Assigned</b>	09-20-04		
<b>Date of Contact</b>	09-21-04		
<b>Date of Inspection</b>	09-23-04		
<b>What Has Been Done</b>	<p>Inspection of the LOC 1 revealed extreme roof flashing damage on the roof and parapet walls. This allowed water penetration to the interior finishes of 5 spaces of the interior. This damage was on ceilings and walls of exterior bearing walls on the inside. Water ran down behind finished walls to floors in 3 office spaces. The insured had water extracted to attempt to save the carpet but was unsuccessful. Odor still remained as of 10-03-04 when he called to inform me of the need to replace the carpet. Inspection of LOC 2 revealed roof flashing damage only with minor water penetration to interior spaces. Canvas awnings attached at front entrance tore up in winds.</p>		
<b>What Is To Be Done</b>	Our file is closed with this report. Thank you for this business.		

Phillip Gauthier - Property Claims Adjuster

AO00150

# Statement of Loss

Claim # 37 4873 04 Loc1

<b>Adjuster</b> Phillip Gauthier		<b>Gab Robins</b> 1110 Montillmar Drive Suite 530 Mobile, AL 36609 Phone (250) 342-3277 Fax (251) 340-6172		<b>December 5, 2004</b>
<b>Phone</b>				
<b>Fax</b>				
<b>Insured Name</b> Pioneer Telephone Services				
<b>Address</b> Po Box 1606, Andalusia, AL 36420-1227				
<b>Phone Number</b> (334) 222-8777				
<b>Other Phone</b>		<b>Ins Claim #</b>		<b>Date of Loss</b> 9/16/2004
<b>Ins Company</b> Auto Owners Insurance Company				

## Abstract of Coverage

**Policy #** 034617-38525851-04 **Effective** 6/16/2004 - 6/15/2005

**Forms**

**Agency**

**Agent**

Coverage	Limit	Repl Cost	80% Co-Insurance	Deductible
Coverage - Building	\$259,500.00			\$500.00
Coverage - Business Personal Property	\$0.00			
Coverage - Business Income	\$0.00			
Coverage - Extra Expense	\$0.00			
Coverage - Other	\$0.00			

## Coverage - Building

Coverage \$259,500.00 Repl Cost 80% Co Insurance

	RC Detail	ACV Detail	Value	Loss	Claim
Total Replacement Cost Loss	\$10,401.16	\$10,401.16			
Less Depreciation		\$1,229.58			
ACV Loss		\$9,171.58		\$9,171.58	
Less Deductible Applied	\$500.00	\$500.00			
ACV Claim	\$8,671.58	\$8,671.58			\$8,671.58
Recoverable Depreciation	\$1,229.58				

## Total ACV Loss & Claim

\$9,171.58 \$8,671.58

## Total Recoverable Depreciation

\$1,229.58

This estimate is not an authorization for you to make repairs to your property. No adjuster has the authority to authorize repairs to your property. The hiring of a contractor is STRICTLY the decision of the policyholder. This estimate is subject to the review and approval by the insurance company.

# Estimate

Claim #  
Coverage BLDG

37 4873 04 Loc1

<b>Adjuster</b> Phillip Gauthier		<b>Gab Robins</b> 1110 Montilmar Drive Suite 530 Mobile, AL 36609 Phone (250) 342-3277 Fax (251) 340-6172		<b>December 5, 2004</b> Coverage - Building	
<b>Insured</b>	Pioneer Telephone Services	<b>Policy #</b>	034617-38525851-04	<b>Date of Loss</b>	9/16/2004
<b>Address</b>	Po Box 1606, Andalusia, AL 36420-1227	<b>Ins Claim #</b>			
<b>Phone Number</b>	(334) 222-8777				
<b>Ins Company</b>	Auto Owners Insurance Company				

## Debris

	Repl. Cost	Depr.	ACV	OP	RD
Remove Debris	1 LD @ \$338.80	\$338.80	\$0.00	\$338.80	
	\$338.80	\$0.00	\$338.80		

## Roof

	Repl. Cost	Depr.	ACV	OP	RD
Replace Trim, Flashing 8" C cover	230 LF @ \$2.04	\$469.20	\$117.30	\$351.90	
Steel building gable roof edge trim					
Rem & Replace Flashing, Parapet Wall, Aluminum	230 LF @ \$16.08	\$3,698.40	\$0.00	\$3,698.40	
Allowed water penetration to interior. Affected 4 spaces					
	\$4,167.60	\$117.30	\$4,050.30		

## Office 1 (13' 3" x 12' x 8')

159 sf Floor      375 sf Wall      159 sf Ceiling      48 lf Floor      50 lf Ceiling      1,272 of Volume

Door(s) 2' 6" x 6' 8"  
Window(s) 3' x 4'

	Repl. Cost	Depr.	ACV	OP	RD
Rem & Replace Suspended Ceiling Panels 2' x 4', Average Grade	159 SF @ \$1.29	\$205.11	\$51.28	\$153.83	
Water ran behind walls to floors Insured attempted to clean but could not get rid of the smell					
Rem & Replace Wallpaper border	51 LF @ \$2.80 *	\$142.80	\$42.84	\$99.96	
Rem & Replace Carpet, Glued Down, per SF Average Grade	159 SF @ \$1.83	\$290.97	\$87.29	\$203.68	
Replace Ceiling Insulation, Batt 12"	10 SF @ \$0.97	\$9.70	\$0.00	\$9.70	
Rem & Replace Sheetrock Walls 1/2"	96 SF @ \$1.25	\$120.00	\$0.00	\$120.00	
Replace Texture Walls, Medium	375 SF @ \$0.61	\$228.75	\$68.63	\$160.12	
Paint Sheetrock Walls 1/2"	375 SF @ \$0.40	\$150.00	\$45.00	\$105.00	

Dec 5, 2004

Estimate (MS/B 0410)  
Claim # 37 4873 04 Loc1

- 1 -

AO00152

		Repl. Cost	Depr.	ACV	OP RD
Rem & Replace Base Molding, Wood 6", Average Grade	12 LF @ \$4 49	\$53 88	\$0 00	\$53 88	
Paint Base Molding, Wood 6", Average Grade	48 LF @ \$0 57	\$27 36	\$8 21	\$19 15	
Paint Cove Molding 4" Average Grade	50 LF @ \$0 44	\$22 00	\$6 60	\$15 40	
Rem & Replace Cove Molding 4" Average Grade	12 LF @ \$2 71	\$32 52	\$9 76	\$22 76	
		<b>\$1,283.09</b>	<b>\$319.61</b>	<b>\$963.48</b>	

**Warehouse (21' x 18' 3" x 8')**

383 sf Floor      628 sf Wall      383 sf Ceiling      78 lf Floor      78 lf Ceiling      3,066 cf Volume

		Repl. Cost	Depr.	ACV	OP RD
Repair Suspended Ceiling Panels 2' x 4', Average Grade	1 EA @ \$35 00 *	\$35 00	\$0 00	\$35 00	

Use pieces from replaced office 1 ceiling to piece in wet tiles.

\$35 00      \$0 00      \$35 00

**Bathroom (14' 8" x 5' x 8')**

73 sf Floor      298 sf Wall      73 sf Ceiling      37 lf Floor      39 lf Ceiling      587 cf Volume

Door(s) 2' 6" x 6' 8"

		Repl. Cost	Depr.	ACV	OP RD
Repair Suspended Ceiling Panels 2' x 4', Average Grade	1 EA @ \$35 00 *	\$35 00	\$0 00	\$35 00	

Use pieces from replaced office 1 ceiling to piece in wet tiles.

\$35.00      \$0 00      \$35 00

**Office 2 (13' 5" x 11' 1" x 8')**

149 sf Floor      323 sf Wall      149 sf Ceiling      40 lf Floor      49 lf Ceiling      1,190 cf Volume

Door(s) 2' 6" x 6' 8"

3' x 6' 8" (2)

Window(s) 3' x 4'

		Repl. Cost	Depr.	ACV	OP RD
Rem & Replace Carpet, Glued Down, per SF Average Grade	149 SF @ \$1 83	\$272 67	\$81 80	\$190 87	
Replace Ceiling Insulation, Batt 12"	10 SF @ \$0 97	\$9 70	\$0 00	\$9 70	
Rem & Replace Sheetrock Walls 1/2"	96 SF @ \$1 25	\$120 00	\$0 00	\$120 00	
Replace Texture Walls, Medium	323 SF @ \$0 61	\$197 03	\$59 11	\$137 92	
Paint Sheetrock Walls 1/2"	323 SF @ \$0 40	\$129 20	\$38 76	\$90 44	
Repair Suspended Ceiling Panels 2' x 4', Average Grade	1 EA @ \$35 00 *	\$35 00	\$0 00	\$35 00	

Use pieces from replaced office 1 ceiling to piece in wet tiles.

Rem & Replace Cove Molding 4" Average Grade	12 LF @ \$2 71	\$32 52	\$9 76	\$22 76	
Paint Cove Molding 4" Average Grade	49 LF @ \$0 44	\$21 56	\$6 47	\$15 09	
Rem & Replace Base Molding, Wood 6", Average Grade	12 LF @ \$4 49	\$53 88	\$0 00	\$53 88	
Paint Base Molding, Wood 6", Average Grade	40 LF @ \$0 57	\$22 80	\$6 84	\$15 96	
		<b>\$894.36</b>	<b>\$292.74</b>	<b>\$691.62</b>	

**Reception (14' 5" x 14' x 8')**

202 sf Floor

403 sf Wall

202 sf Ceiling

51 lf Floor

57 lf Ceiling

1,615 cf Volume

Door(s) 3' x 6' 8" (2)

Window(s) 3' x 4'

Repair Suspended Ceiling Panels 2' x 4', Average Grade

1 EA @ \$35 00 \*

Repl. Cost

Depr.

ACV OP RD

\$35 00

\$0 00

\$35 00

Use pieces from replaced office 1 ceiling to piece in wet tiles

Rem &amp; Replace Carpet, Glued Down, per SF Average Grade

202 SF @ \$1 83

\$369 66

\$110 90

\$258 76

Average Grade

10 SF @ \$0 97

\$9 70

\$0 00

\$9 70

Replace Ceiling Insulation, Batt 12"

96 SF @ \$1 25

\$120 00

\$0 00

\$120 00

Rem &amp; Replace Sheetrock Walls 1/2"

403 SF @ \$0 61

\$245 83

\$73 75

\$172 08

Replace Texture Walls, Medium

403 SF @ \$0 40

\$161 20

\$48 36

\$112 84

Paint Sheetrock Walls 1/2"

12 LF @ \$2 71

\$32 52

\$9 76

\$22 76

Rem &amp; Replace Cove Molding 4" Average Grade

57 LF @ \$0 44

\$25 08

\$7 52

\$17 56

Paint Cove Molding 4" Average Grade

12 LF @ \$4 49

\$53 88

\$0 00

\$53 88

Rem &amp; Replace Base Molding, Wood 6", Average Grade

51 LF @ \$0 57

\$29 07

\$8 72

\$20 35

Paint Base Molding, Wood 6", Average Grade

\$1,081 94

\$259 01

\$822 93

**Kitchen Area (10' x 12' x 8')**

120 sf Floor

315 sf Wall

120 sf Ceiling

38 lf Floor

44 lf Ceiling

960 cf Volume

Door(s) 2' 6" x 6' 8"

3' x 6' 8"

Repair Suspended Ceiling Panels 2' x 4', Average Grade

1 EA @ \$35 00 \*

Repl. Cost

Depr.

ACV OP RD

\$35 00

\$0 00

\$35 00

Use pieces from replaced office 1 ceiling to piece in wet tiles.

Replace Ceiling Insulation, Batt 12"

10 SF @ \$0 97

\$9 70

\$0 00

\$9 70

Rem &amp; Replace Sheetrock Walls 1/2"

96 SF @ \$1 25

\$120 00

\$0 00

\$120 00

Replace Texture Walls, Medium

315 SF @ \$0 61

\$192 15

\$57 65

\$134 50

Paint Sheetrock Walls 1/2"

315 SF @ \$0 40

\$126 00

\$37 80

\$88 20

Rem &amp; Replace Cove Molding 4" Average Grade

12 LF @ \$2 71

\$32 52

\$9 76

\$22 76

Paint Cove Molding 4" Average Grade

44 LF @ \$0 44

\$19 36

\$5 81

\$13 55

Rem &amp; Replace Base Molding, Wood 6", Average Grade

12 LF @ \$4 49

\$53 88

\$0 00

\$53 88

Average Grade

38 LF @ \$0 57

\$21 66

\$6 50

\$15 16

Paint Base Molding, Wood 6", Average Grade

\$610 27

\$117 52

\$492 75

	Repl. Cost	Depr.	ACV
Estimate Totals	\$8,446.06	\$1,016.18	\$7,429.88
Contractor's Overhead (10%)	\$844.61	\$101.62	\$742.99
Contractor's Profit (10%)	\$929.07	\$111.78	\$817.29
Total With Overhead & Profit	\$10,219.74	\$1,229.58	\$8,990.16

*Handwritten signatures and notes:*  
 PHARMACY  
 12/17/04  
 12/17/04  
 12/17/04

This estimate is not an authorization for you to make repairs to your property. No adjuster has the authority to authorize repairs to your property. The hiring of a contractor is STRICTLY the decision of the policyholder. This estimate is subject to the review and approval by the insurance company.

**Price Database Legend**

All prices from Alabama Commercial 03/2004

\* = Modified



# Roof Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 37 4873 04 Loc1

Policy # 034617-38525851-04

Ins Claim #

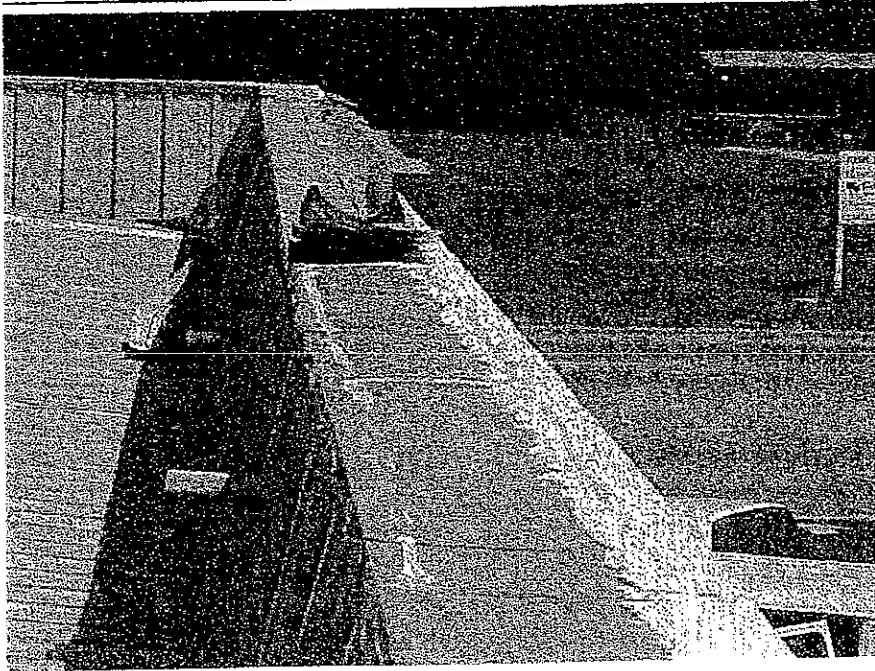
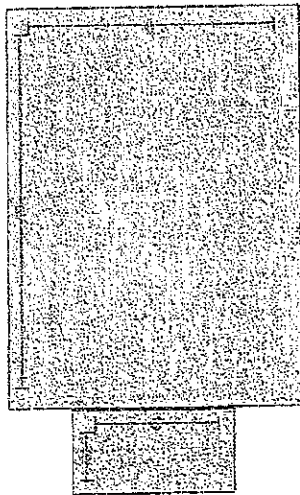


Photo - Roof

Parapet wall damage - Water penetration to 4 spaces on interior

Roof Diagram



Length	Width	Times	Qty	Sq Ft
A 51'	B 97'	1	1 =	4,947 00
C 23'	D 16'	1	1 =	368 00
Total Sq Ft				5,315 00
Divided by 100				53 15
Cutting Loss 10%				5 32
Estimated Squares				58 47



# Statement of Loss

Claim # 37 4873 04 LOC2

<b>Adjuster</b> Phillip Gauthier		<b>Gab Robins</b> 1110 Montilmar Drive Suite 530 Mobile, AL 36609 Phone (250) 342-3277 Fax (251) 340-6172		December 5, 2004	
<b>Phone</b>					
<b>Fax</b>					
<b>Insured Name</b> Pioneer Telephone Services					
<b>Address</b> Po Box 1606, Andalusia, AL 36420 1227					
<b>Phone Number</b> (334) 222-8777					
<b>Other Phone</b>		<b>Ins Claim #</b>		<b>Date of Loss</b> 9/16/2004	
<b>Ins Company</b> Auto Owners Insurance Company					

**Abstract of Coverage**

**Policy #** 034617-38525851-04 **Effective** 6/16/2004 - 6/15/2005

**Forms**

**Agency**

**Agent**

<b>Coverage</b>	<b>Limit</b>	<b>80% Co-Insurance</b>	<b>Deductible</b>
Coverage - Building	\$207,600.00		\$500.00
Coverage - Business Personal Property	\$0.00		
Coverage - Business Income	\$0.00		
Coverage - Extra Expense	\$0.00		
Coverage - Other	\$0.00		

**Coverage - Building**

Coverage	RC Detail	ACV Detail	Value	Loss	Claim
Coverage \$207,600.00 80% Co-Insurance					
<b>Total Replacement Cost Loss</b>	\$2,206.76	\$2,206.76			
Less Depreciation		-\$594.19			
<b>ACV Loss</b>		\$1,612.57		\$1,612.57	
Less Non-Recoverable Depreciation	-\$46.90				
Less Deductible Applied	\$500.00	-\$500.00			
<b>ACV Claim</b>	-\$1,112.57	\$1,112.57			\$1,112.57
Recoverable Depreciation	\$547.29				
				\$1,612.57	\$1,112.57

**Total ACV Loss & Claim****Total Recoverable Depreciation**

\$547.29

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# Estimate

Claim #  
Coverage BLDG

37 4873 04 LOC2

<b>Adjuster</b> Phillip Gauthier		<b>Gab Robins</b> 1110 Montillmar Drive Suite 530 Mobile, AL 36609 Phone (250) 342-3277 Fax (251) 340-6172		<b>December 5, 2004</b> Coverage - Building	
<b>Insured</b> Pioneer Telephone Services Address Po Box 1606, Andalusia, AL 36420-1227 Phone Number (334) 222-8777		<b>Policy #</b> 034617-38525851-04 <b>Ins Claim #</b>		<b>Date of Loss</b> 9/16/2004	
<b>Ins Company</b> Auto Owners Insurance Company					

## Roof

		Repl. Cost	Depr.	ACV	OP	RD
Replace Trim, Flashing 8" C cover	100 LF @ \$2.04	\$204.00	\$51.00	\$153.00		
Steel building gable roof edge trims uplifted. Water penetrated at bearing walls.		\$204.00	\$51.00	\$153.00		

## Elevation(Front)

		Repl. Cost	Depr.	ACV	OP	RD
Rem & Replace Awning Cover, Canvas	40 SF @ \$4.69	\$187.60	\$46.90	\$140.70		N
		\$187.60	\$46.90	\$140.70		

## Retail Space 1 (19' x 10' 9" x 8')

204 sf Floor	476 sf Wall	204 sf Ceiling	60 lf Floor	60 lf Ceiling	1,634 cf Volume	
		Repl. Cost	Depr.	ACV	OP	RD
Rem & Replace Suspended Ceiling Panels 2' x 4', Average Grade	204 SF @ \$1.29	\$263.16	\$78.95	\$184.21		
Use good pieces to repair ceilings in Retail Spaces 2 & 3		\$263.16	\$78.95	\$184.21		

## Retail Space 2 (30' x 19' 8" x 8')

590 sf Floor	795 sf Wall	590 sf Ceiling	99 lf Floor	99 lf Ceiling	4,720 cf Volume	
		Repl. Cost	Depr.	ACV	OP	RD
Repair Suspended Ceiling Panels 2' x 4', Average Grade	1 EA @ \$35.00 *	\$35.00	\$0.00	\$35.00		
Use pieces from replaced office 1 ceiling to piece in wet tiles.						
Rem & Replace Carpet, Glued Down	65.56 SY @ \$16.39	\$1,074.53	\$322.36	\$752.17		

Estimate (MS/B 0410)  
Claim # 37 4873 04 LOC2

- 1 -

Dec 5, 2004

AO00158

				Repl. Cost	Depr.	ACV	OP	RD
				\$1,109.53	\$322.36	\$787.17		
<b>Retail Space 3 (30' x 16' x 8')</b>								
480 sf Floor	736 sf Wall	480 sf Ceiling	92 lf Floor	92 lf Ceiling	3,840 cf Volume			
				Repl. Cost	Depr.	ACV	OP	RD
Repair Suspended Ceiling Panels 2' x 4', Average Grade				1 EA @ \$35.00 *	\$35.00	\$0.00	\$35.00	
Use pieces from replaced office 1 ceiling to piece in wet tiles.								
				\$35.00	\$0.00	\$35.00		

	Repl. Cost	Depr.	ACV
Estimate Totals	\$1,799.29	\$499.21	\$1,300.08
Contractor's Overhead (10%)	\$175.24	\$45.23	\$130.01
Contractor's Profit (10%)	\$192.76	\$49.75	\$143.01
Total With Overhead & Profit	\$2,167.29	\$594.19	\$1,573.10
Alabama	\$39.47	\$0.00	\$39.47
Total With Tax	\$2,206.76	\$594.19	\$1,612.57

This estimate is not an authorization for you to make repairs to your property. No adjuster has the authority to authorize repairs to your property. The hiring of a contractor is STRICTLY the decision of the policyholder. This estimate is subject to the review and approval by the insurance company.

**Price Database Legend**

All prices from Alabama Commercial 03/2004

\* = Modified

# Roof Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 37 4873 04 Loc2

Policy # 034617-38525851-04

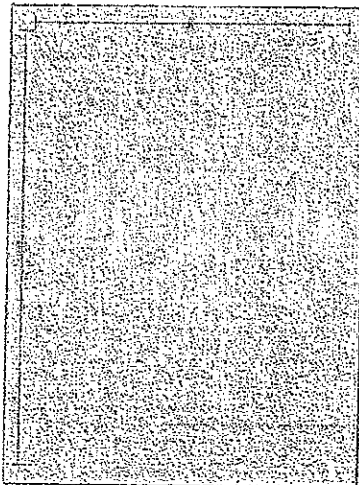
Ins Claim #



Photo - Roof

Overview - No damage to metal

Roof Diagram



Length	Width	Times	Qty	Sq Ft
A 50'	B 117'	1	1	= 5,850.00
Total Sq Ft				5,850.00
Divided by 100				58.50
Cutting Loss 10%				5.85
Estimated Squares				64.35



26  
Photos

# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017  
Policy # 034617-38525851-04  
Ins Claim #

Photo - ID

ID 1833

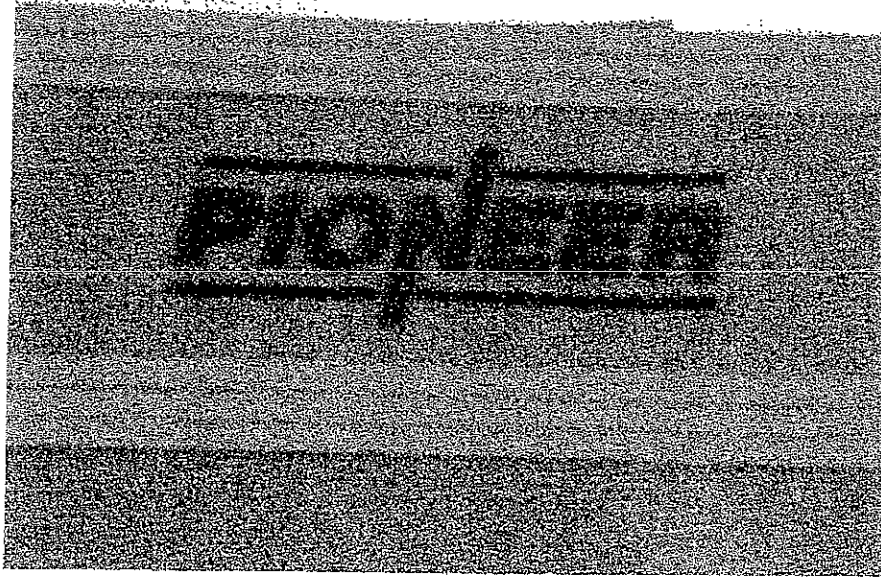


Photo - RISK

FRONT



# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017  
Policy # 034617-38525851 04  
Ins Claim #

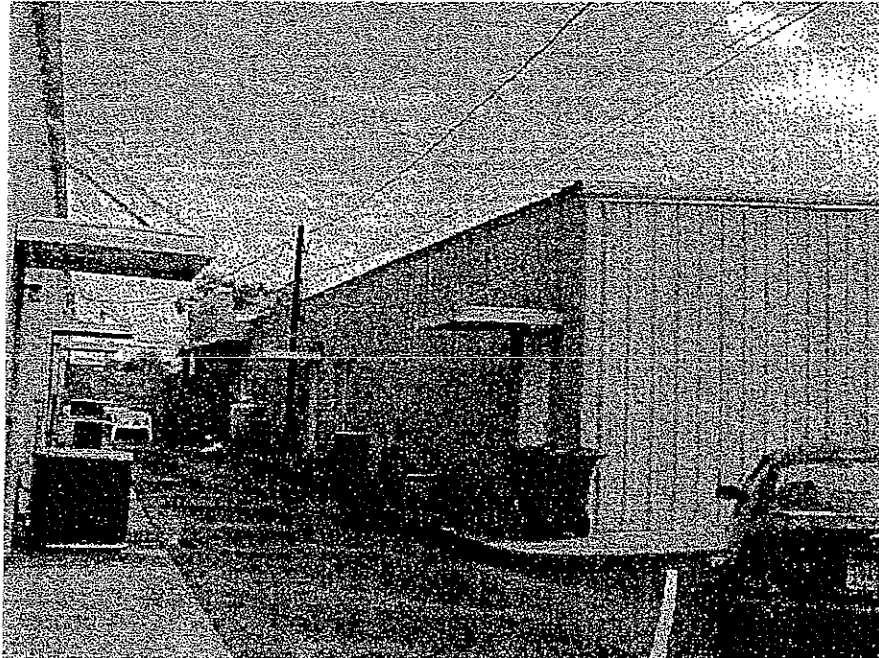


Photo - RISK

REAR



Photo - CAP

CAP DAMAGE



# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017

Policy # 034617-38525851-04

Ins Claim #



Photo - CAP

DAMAGE



Photo - ANIENNA

DAMAGE

# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017

Policy # 034617-38525851-04

Ins Claim #

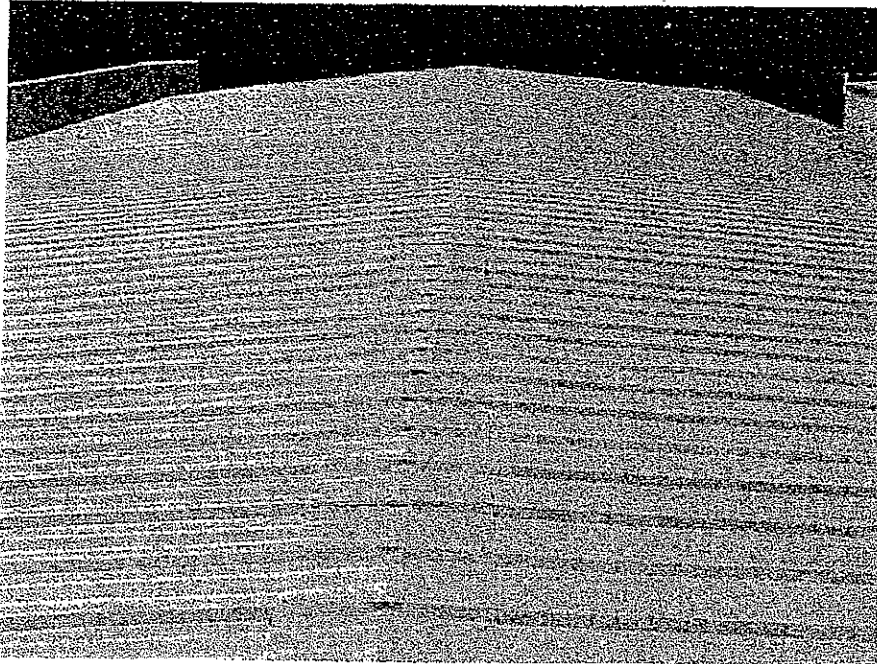


Photo - ROOF

OVERVIEW NO DAMAGE



Photo - RISK

FRONT 1835



# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017  
Policy # 034617-38525851-04  
Ins Claim #

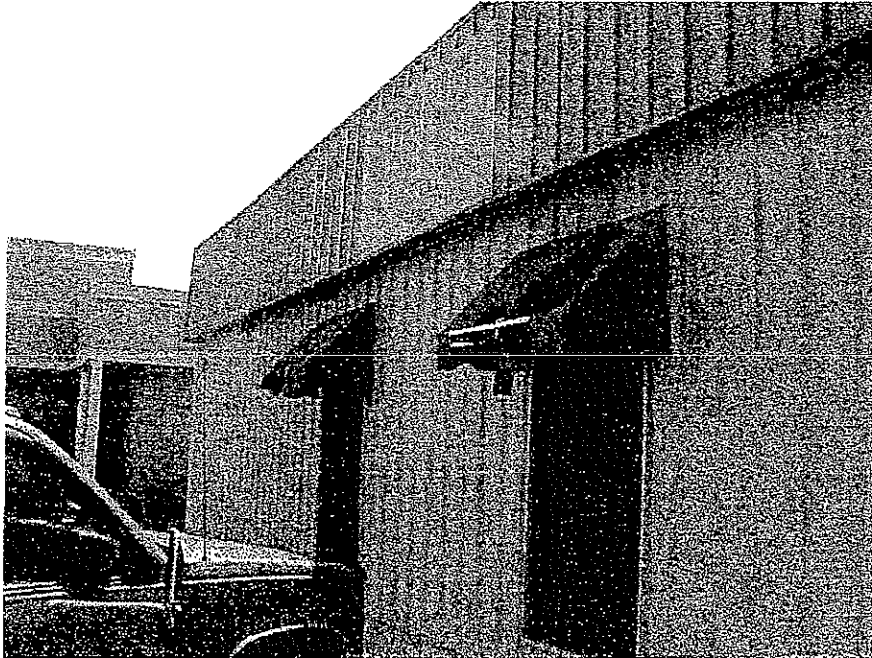


Photo - AWNING

CANVAS DAMAGE



Photo - ROOF

OVERVIEW

AUTO-OWNERS INSURANCE COMPANY  
AUTO-OWNERS LIFE INSURANCE COMPANY  
HOME-OWNERS INSURANCE COMPANY  
OWNERS INSURANCE COMPANY  
PROPERTY-OWNERS INSURANCE COMPANY  
SOUTHERN-OWNERS INSURANCE COMPANY



P.O. Box 244017 (CLAIMS)  
Montgomery, Alabama 36124  
PHONE (334) 279-0323  
FAX (334) 271-0481

December 9, 2004

Mr. Larry Dewberry

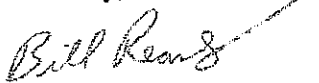
RE: 37-4873-04

Dear Larry:

Enclosed is a copy of the information our insured Pioneer Telephone Services are claiming that was damaged during the Hurricane. Damage alleged are lightning to the phone system that was in use in the insured's business. Also he is claiming that water entered the building in the storeroom and got spare parts for phone systems wet which rendered them unusable. Please inspect to verify the damages. The contact is Jimmy Williamson 334-222-8777. The location is P.O. Box 548 Andalusia, AL 36420.

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext. 204.

Sincerely,



Bill Reaves  
Field Claim Rep.

# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017  
Policy # 034617-38525851-04  
Ins Claim #

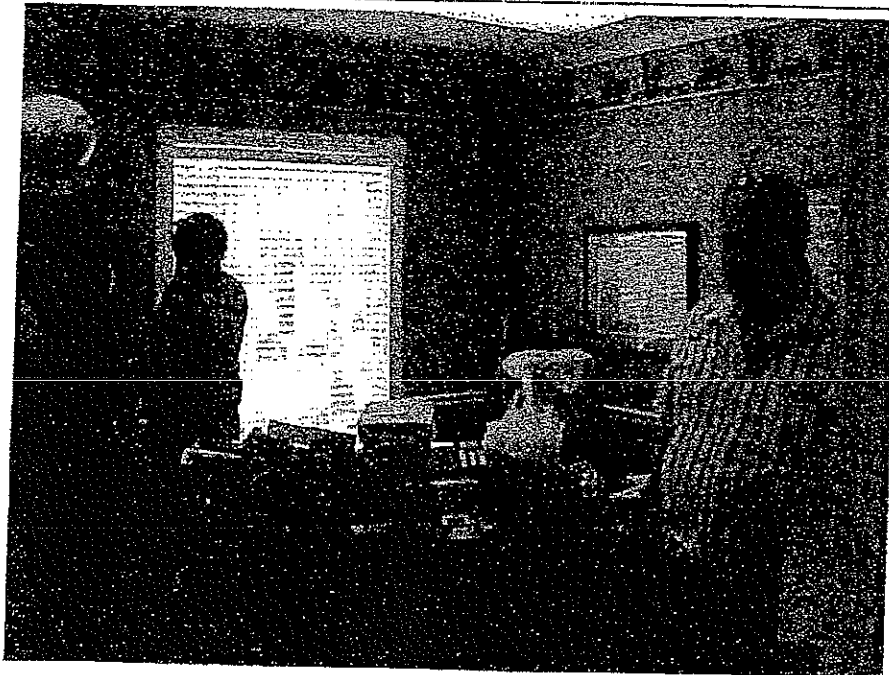


Photo OFFICE 1

SCOPE



Photo - OFFICE 1

CEILING & BORDER DAMAGE



# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017  
Policy # 034617-38525851-04  
Ins Claim #



Photo OFFICE 1

CLEAN CARPET

*Insured called back  
10/3. Cleaning did  
not work.*



Photo - WAREHOUSE

CELL ING DAMAGE



# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017  
Policy # 034617-38525851-04  
Ins Claim #



Photo - WAREHOUSE

SCOPE

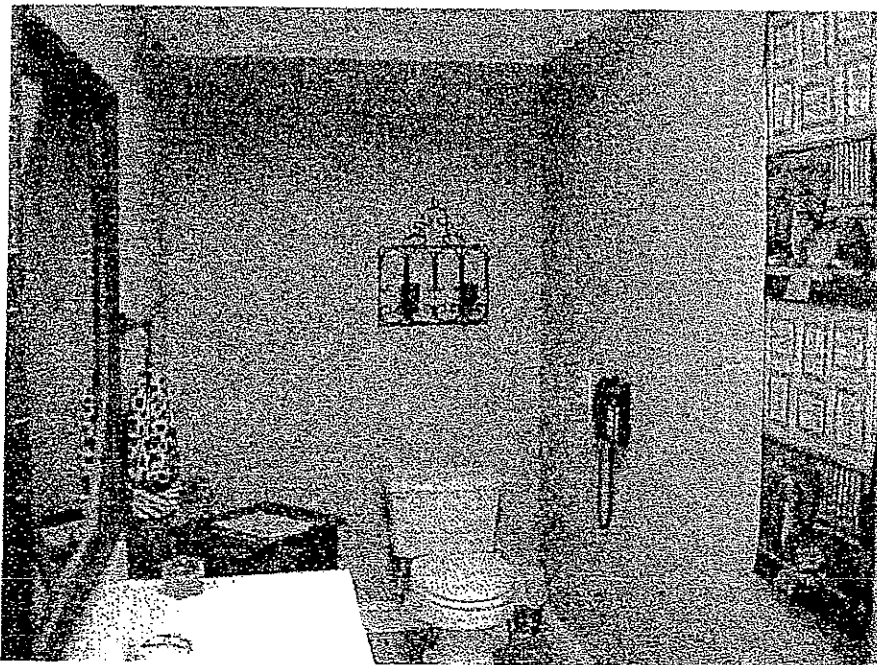


Photo - BATHROOM

SCOPE



# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017  
Policy # 034617-38525851-04  
Ins Claim #

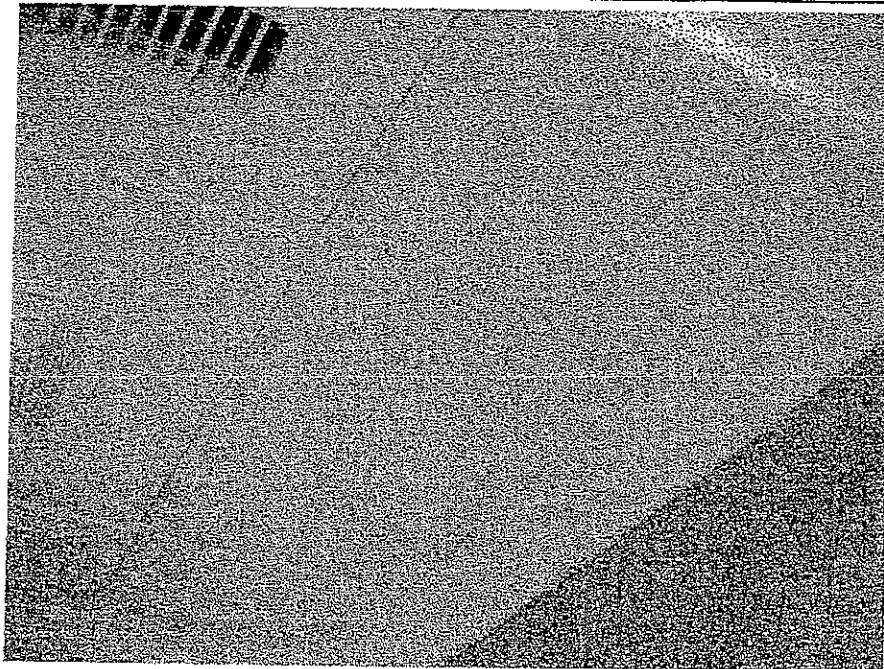


Photo - BATHROOM

CEILING DAMAGE



Photo OFFICE 2

SCOPE

# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04.10017  
Policy # 034617-38525851-04  
Ins Claim #



Photo - OFFICE 2

CLEAN CARPET

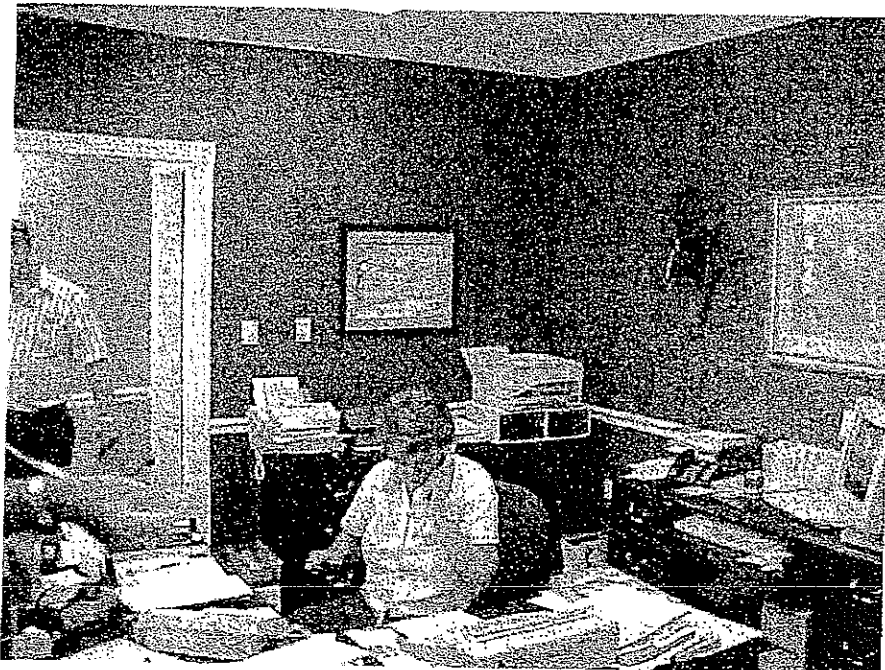


Photo - RECEPTION

CLEAN CARPET



# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04 10017

Policy # 034617-38525851-04

Ins Claim #



Photo - KITCHEN

SCOPE

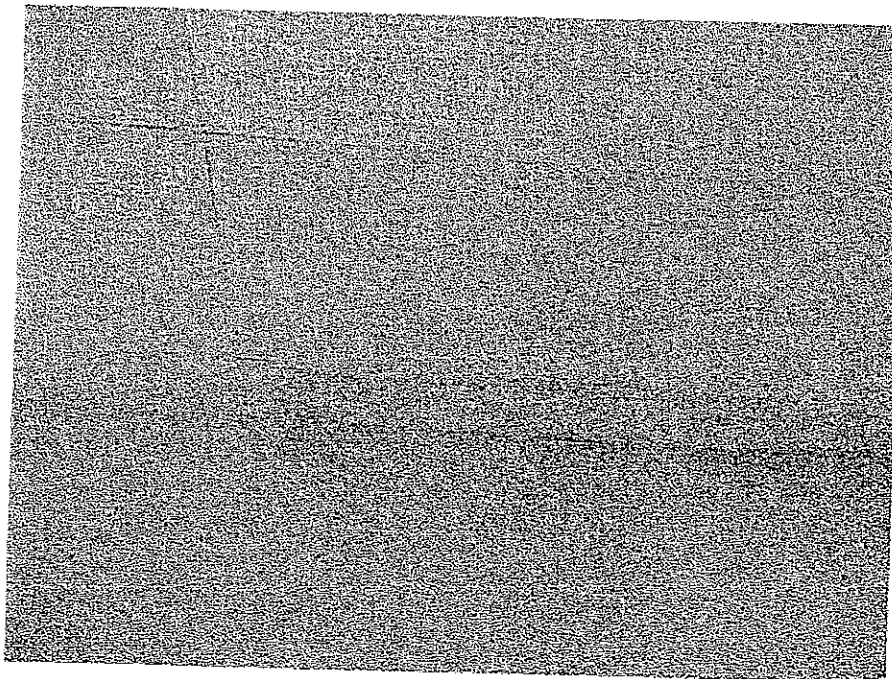


Photo - KITCHEN

CEILING DAMAGE



# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017

Policy # 034617-38525851-04

Ins Claim #

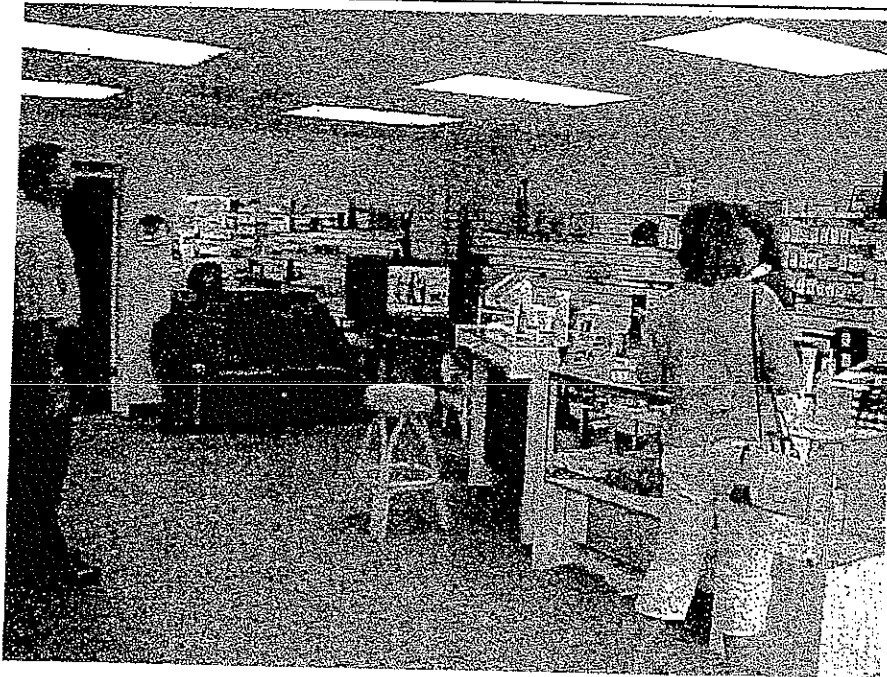


Photo - *MAIN ATTRACTION*  
~~MERLE NORMAN~~

SCOPE *Retail space 1*

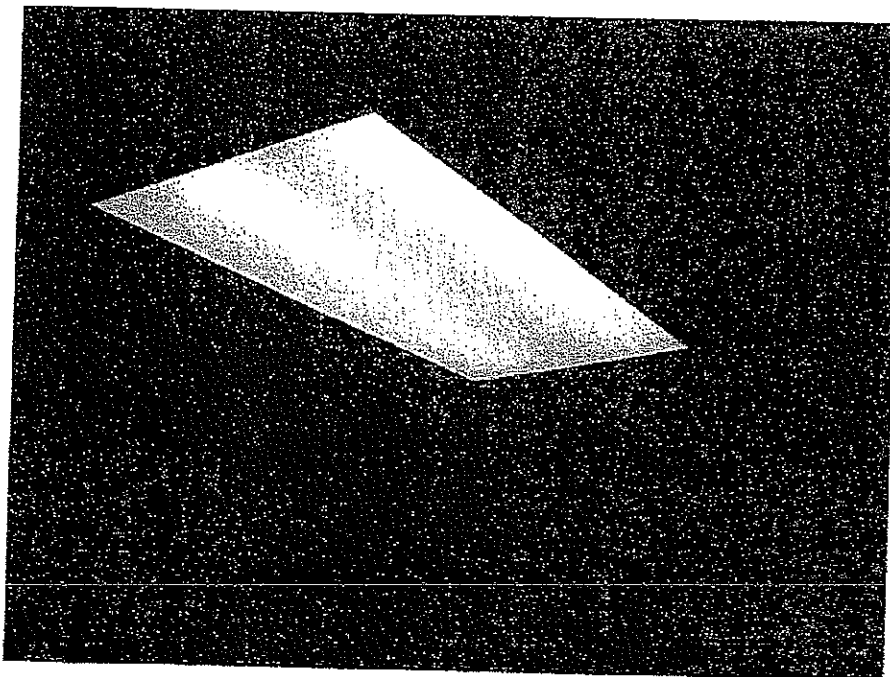


Photo - *MAIN ATTRACTION*  
~~MERLE NORMAN~~

CEILING DAMAGE

*Retail space 1*

# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017  
Policy # 034617-38525851-04  
Ins Claim #

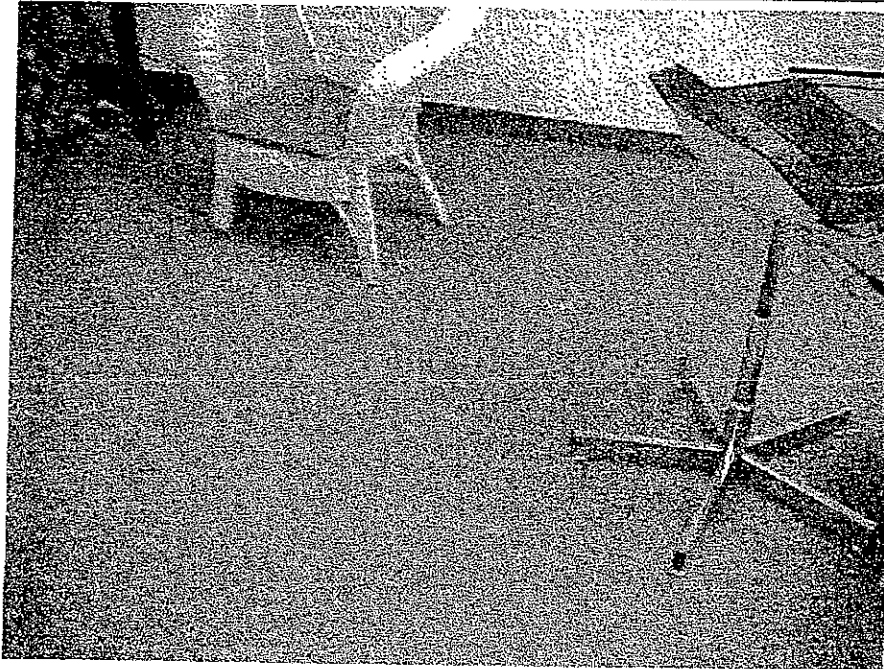


Photo - MERLE NORMEN

CLEAN CARPET - Cleaning  
did not work, Insured  
called on 10/3 with  
request to replace.

Retail Space 2

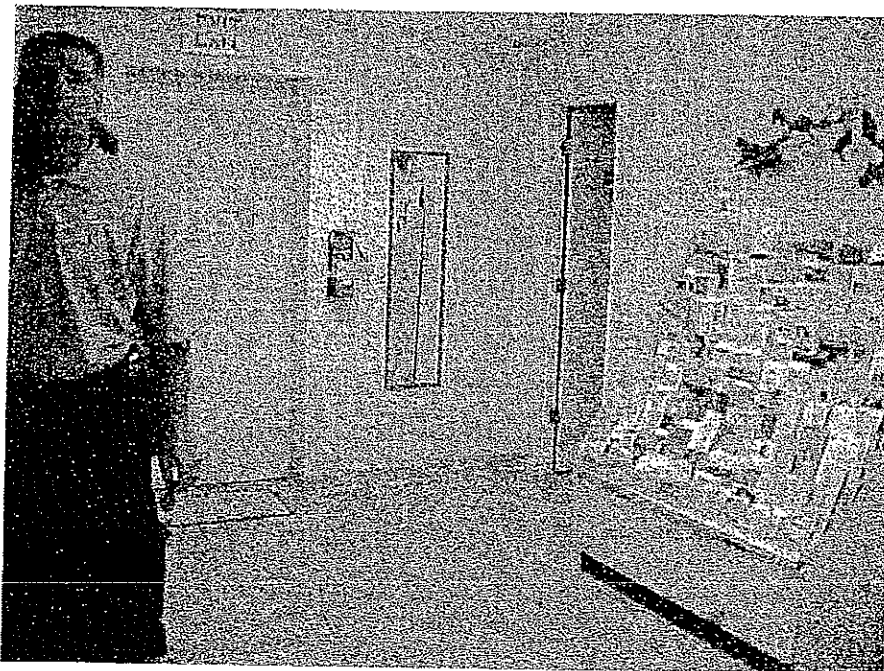


Photo - PREGNANCY RESOURCE

SCOPE

Retail Space 3



# Photo Sheet

Insured Pioneer Telephone Services

Coverage BLDG

Claim # 04-10017  
Policy # 034617-38525851-04  
Ins Claim #

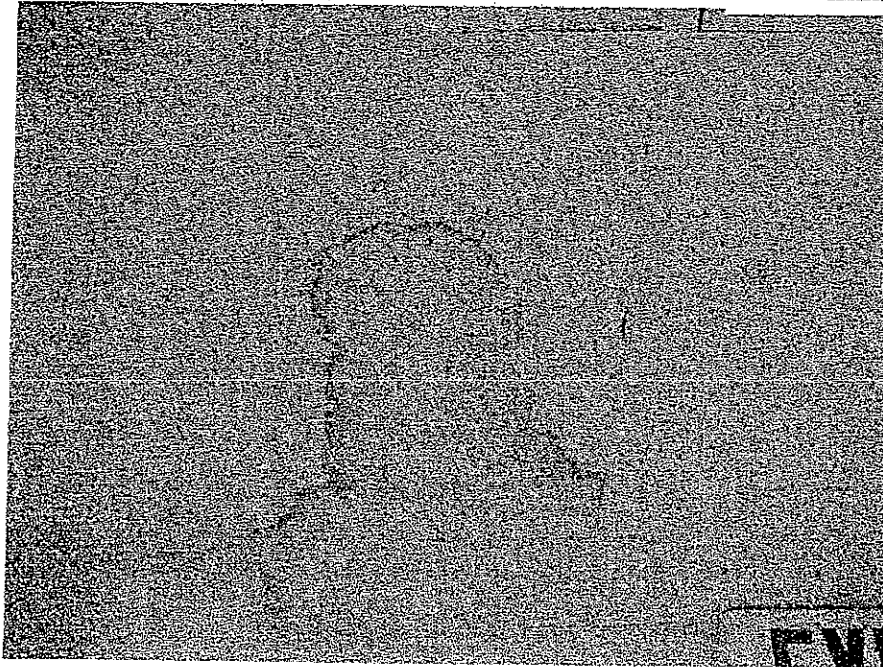


Photo - PREGNANCY RESOURCE

CEILING DAMAGE

## Billing Summary for Property Files and All Time and Expense Files

Date: 12-09

GAB Robins File #

Insured:

Claim/Policy #:

Resp. Branch #:

Additional Branch#

Est./Gross Loss:

Damage Appraisal

Full Adjustment

Other

22821-001231  
Pioneer Telephone Services

37-4873-04

22821

#1260292

Location 5

Spec. Ind.

Other

Adj#

Adj#

2044-8

Gauthier

Final

Interim

Supp

Flat Rate

Flat Rate

Flat Rate

Flat Rate Sub Total: \$1425

## Time and Expense

Branch #

Branch #

Branch #

Branch #

Adjuster #

Adjuster #

Adjuster #

Clerical #

Hours

Hours

Hours

Hours

Rate

Rate

Rate

Rate

Totals

Totals

Totals

Totals

Time &amp; Exp Sub Total: #

## Miscellaneous

Photos Total

Less Included:

Billable Photos

#

#

#

Rate:

\$2.00

Totals

# Miles

#

Rate

\$1.65

## Travel Time &amp; Mileage

Mileage Total

Less Included:

Billable Miles

#

#

#

Rate:

\$0.47

Totals

Tele/Fax

Cell Phone

Express Mail

Public Record

Copies

Other

Vs

#

#

#

#

#

Rate:

Rate:

Rate:

Rate:

Rate:

Rate:

Totals

Totals

Totals

Totals

Totals

Totals

Misc. Exp. Sub Total: \$110.55

Total

Billing

Tax:

GAB Robins

Service Invoice Total

State Sales Tax (where applicable)

Page 1 of 1

**Reaves, Bill**

---

**From:** Jones, Cindy  
**To:** Reaves, Bill  
**Cc:** Barrett, Billy  
**Subject:** 37-4873-04, Pioneer Telephone Services  
**Attachments:**

**Sent:** Tue 12/21/2004 1:37 PM

Bill:

Thanks for this file. It looks like you are headed in the right direction. I think the insured has to prove his claim, or he won't be paid.

Thanks Cindy

AUTO-OWNERS INSURANCE COMPANY  
AUTO-OWNERS LIFE INSURANCE COMPANY  
HOME-OWNERS INSURANCE COMPANY  
OWNERS INSURANCE COMPANY  
PROPERTY-OWNERS INSURANCE COMPANY  
SOUTHERN OWNERS INSURANCE COMPANY



P O Box 244017 (CLAIMS)  
Montgomery, Alabama 36124  
PHONE (334) 279 0323  
FAX (334) 271-0481

December 20, 2004

Pioneer Telephone Services, Inc  
P O. Box 1606  
Andalusia, AL 36420

RE: 37-4873-04

Dear Sir or Madam:

We have received the estimate from the Independent adjuster for your building damages. I have enclosed a copy for you to review. Once you have had a chance to review, please give me a call so that we may settle that portion of the claim.

As to the damages you are claiming to your phone system due to lightning and the water damage to the inventory, Auto-Owners appreciates your professional opinion as to the damages claimed. However, it is a conflict of interest to write your own lightning affidavit. We also understand that you have disposed of the damaged equipment without us being able to have a third party verify the damages. We are hereby requesting you provide us with outside documentation and evidence of the damages along with a salvage value.

Under your policy the following is contained:

3. Duties In The Event Of Loss Or Damage

a. You must see that the following are done in the event of loss or damage to Covered Property:

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

~ Serving Our Policyholders and Agents for More Than 85 Years ~

AO00178

(5) At our request, give us complete inventories of the damaged and undamaged property Include quantities, costs, values and amount of loss claimed.

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records

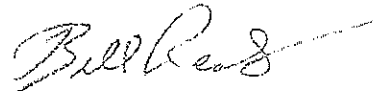
Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

#### RESERVATION

Please be advised that this letter does not waive any rights or defenses which Auto-Owners Insurance Company may have regarding this matter under any policy of insurance issued by Auto-Owners Insurance, whether or not such claims or defenses are set forth herein. Auto-Owners reserves the right to supplement this letter upon receipt of further information which may subsequently become available

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext. 204

Sincerely,



Bill Reaves  
Field Claim Rep

AUTO-OWNERS INSURANCE COMPANY  
AUTO-OWNERS LIFE INSURANCE COMPANY  
HOME-OWNERS INSURANCE COMPANY  
OWNERS INSURANCE COMPANY  
PROPERTY-OWNERS INSURANCE COMPANY  
SOUTHERN-OWNERS INSURANCE COMPANY



P.O. Box 244017 (CLAIMS)  
Montgomery, Alabama 36124  
PHONE (334) 279-0323  
FAX (334) 271 0481

December 9, 2004

Mr Larry Dewberry

RE: 37-4873-04

Dear Larry:

Enclosed is a copy of the information our insured Pioneer Telephone Services are claiming that was damaged during the Hurricane. Damage alleged are lightning to the phone system that was in use in the insured's business. Also he is claiming that water entered the building in the storeroom and got spare parts for phone systems wet which rendered them unusable. Please inspect to verify the damages. The contact is Jimmy Williamson 334-222-8777. The location is P.O. Box 548 Andalusia, AL 36420.

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext 204.

Sincerely,

Bill Reaves  
Field Claim Rep

~ Serving Our Policyholders and Agents for More Than 85 Years ~

AO00180



**Pioneer Telephone Services, Inc.**  
**P. O. Box 1606**  
**Andalusia, AL 36420-1227**

Voice: 334-222-8777  
 Fax: 334-222-8458

**Invoice**

Invoice Number:  
 13383B

Invoice Date:  
 Oct 29, 2004

Page:  
 1

**Sold To:**

Pioneer Telephone Services, Inc  
 P O. Box 1606  
 Andalusia, AL 36420-1227

**Ship to:**

*Claim # 037-0004873-2004*

Customer ID		Customer PO		Payment Terms	
2228777				Net 10 Days	
Sales Rep ID		SO# / Date		SC Date	Due Date
JHW		9/27/04			11/8/04
Quantity	Item	Description	Unit Price	Extension	
		EQUIPMENT IN WAREHOUSE WATER			
		DAMAGED BY IVAN'S STORMS			
1.00	SX50	MITEL CABINET			
1.00	SX50PS	MITEL SX50 POWER SUPPLY			
1.00	9102-018-000	MITEL CONSOLE			
1.00	9110-211-000	MITEL 4 IRK. CIR CARD			
2.00	9104-020-001SA	16 CI STA CARD			
1.00	NSCICS	NS CICS KSU			
13.00	T7100B	NORSTAR SINGLE LINE BLACK			
2.00	T7100	PLATINUM SINGLE-LINE			
7.00	T7208B	CHARCOAL 8-BUTTON KEYSET			
6.00	T7316B	CHARCOAL 16-BUTTON PHONE			
20.00	2831-00	4X8 CO KEY STATION BOARD			
1.00	2830-16	CPU/VCM PROCESSOR			
27.00	1414-08	EXECUTIVE DISPLAY SPEAKERPHONE			
12.00	1412-08	ENHANCED SPEAKERPHONE			
1.00	SP4000-00	BKSU (BASIC KSU)			
1.00	SP4074-00	DCU			
7.00	SP4032-00	KIB BOARD			

Subtotal

Continued

Sales Tax

Continued

Total Invoice Amount

Continued

Payment Received

**TOTAL**

Continued

Check No:

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue

AO00181